

# EXHIBIT C



## Walter J. Andrews

### Partner

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#### SERVICES

##### Industries

Energy

Real Estate Investment and  
Finance

##### Practices

Insurance Coverage

Cyber Insurance

Cyber Investigations and  
Privacy Litigation

Reinsurance

Cross-Border Insurance  
Coverage

Transactional Insurance

National Security

Energy Sector Security  
Team

Litigation

#### EDUCATION

JD, University of Chicago  
Law School, 1982

BA, Swarthmore College,  
1979

Walter's practice focuses on complex insurance recovery, counseling, arbitrations, litigation, and expert witness testimony.

Walter offers clients more than 30 years of experience managing insurance-related issues, including program audits, policy manuscripting, counseling, litigation and arbitration. He works with companies in a diverse range of industries, including financial services, technologies, consumer products, food and beverages, chemicals, real estate and municipalities.

Walter is the former Chair of the ABA Insurance Coverage Litigation Committee and a Fellow of the American College of Coverage Counsel. He is admitted to practice before courts and arbitral bodies across the United States. He litigates and arbitrates insurance coverage and bad faith disputes around the nation, involving business interruption, product liability, construction defect, reinsurance recovery matters for cedents, cyberinsurance and e-commerce issues, and other emerging claims. These matters involve a variety of insurance contracts, including professional liability, first party property, general liability insurance policies, cyberinsurance, and various reinsurance agreements.

Walter also has served as an expert witness in insurance matters and as an arbitrator in insurance coverage arbitrations.

#### Relevant Experience

- Advised on and litigated COVID-19 insurance recovery claims related to business interruption and other related policies.
- Recovered over \$100 million in cyber insurance coverage for claims arising from ransomware attacks and other cyber incidents.
- Successfully litigated Hurricane Harvey business interruption recovery matters for financial institution and law firm in Texas.
- Advised luxury resort concerning property damage, business interruption and extra expense loss resulting from catastrophic flood event.
- Litigated significant fire loss claim for industrial manufacturing facility.

**BAR ADMISSIONS**

District of Columbia

Florida

Virginia

- Successfully recovered substantial insurance proceeds for damage caused to office building by gas explosion.
- Represented a private golf club in Naples, Florida to secure recovery for building and outdoor grounds damage caused by Hurricane Irma.
- Secured a seven-figure recovery on behalf of national furniture company due to business interruption caused by Hurricanes Harvey and Irma.
- Obtained summary judgment for our client in the World Trade Center Properties coverage litigation, regarding the number of occurrences arising from the 9/11 terrorist attack.
- Secured a favorable award in arbitration related to a dispute regarding obligations to manage a book of umbrella and high excess liability risks. The arbitration panel granted all relief requested by our client, a result that was confirmed by the Supreme Court of New York.
- Litigated D&O issues involving claims against public union board of directors.
- Represented clients in numerous criminal investigations regarding D&O coverage.
- Represented non-profit boards of directors on fiduciary claims under D&O policies.
- Advised clients on potential D&O and cyber insurance coverage for data breach claims.
- Obtained summary judgment for client on Civil Authority claim arising out of a North Carolina hospital's business interruption claims related to Hurricane Floyd.
- Led coverage strategy for a mobile home manufacturer facing hundreds of claims arising out of FEMA's use of our client's recreational vehicles as "temporary" living accommodations following Hurricanes Katrina and Rita, resulting in alleged exposure to formaldehyde.
- Successfully represented a client in district court and appellate court proceedings to determine the number of occurrences that resulted from claims brought due to several shootings at a graduation party in Miami, Florida.
- Counsel for a national real estate development company on coverage under a Builder's Risk policy for property damage, delay damages, and business income loss resulting from a significant gas explosion affecting construction of a high-rise hotel and office tower. Also advised the client on coverage for potential third party claims under its commercial general liability policies and additional insured coverages.
- Obtained summary judgment in the Eastern District of Virginia on the question of the reach of territorial coverage for international terrorism claims, in a decision affirmed by the Fourth Circuit.
- Selected reported cases include:
  - *Pebblebrook Hotel Trust v. Allied World Assurance Co. (U.S.) Inc., et al.*, No. 00035 (Pa. Ct. Com. Pl. Dec. 28, 2022)
  - *U.S. Sugar Corp. v. Commerce and Industry Insurance Company*, No. 1:22-cv-21737 (S.D. Fla. Dec. 2, 2022)

- *Lionbridge Technologies, LLC v. Valley Forge Ins. Co.*, No. 21-1698, --- F.4th ---, 2022 WL 17090379, at \*10 (1st Cir. Nov. 21, 2022)
- *Ralph Lauren Corporation v. Factory Mutual Insurance Company*, No. 2:20-cv-10167-SDW-LDW (D.N.J. Aug. 7, 2020)
- *Out West Restaurant Group, Inc. v. Affiliated FM Insurance Co.*, Case No. 20-cv-06786-TSH (N.D. Cal. Dec. 4, 2020)
- *The Children's Place, Inc. v. Zurich American Insurance Co.*, No. 2:20-cv-07980-ES-CLW (D.N.J. Sept. 17, 2021); *The Children's Place, Inc. v. Great American Insurance Company*, No. 2:2018-cv-11963 (D.N.J. 2019)
- *1401 Ocean LLC v. Zurich American Insurance Company*, No. MON-L-003315-20 (N.J. Super. Ct., Monmouth, 2020)
- *Lionbridge Technologies, Inc. v. Valley Forge Ins. Co.*, No. 1:20-cv-10014 (D. Mass. 2020)
- *Mt. Hawley Insurance Company v. Brickell on the River South Tower Condominium Association, Inc. et al*, 2020 WL 6106856 (S.D. Fla. 2020)
- *The Childrens Place, Inc. v. Great Am. Ins. Co.*, 2019 WL 1857118 (D.N.J. Apr. 25, 2019)
- *Ranger Construction Industries, Inc. v. Allied World National Assurance Company*, 2019 WL 436555 (S.D. Fla. Dec. 18, 2017)
- *Century Sur. Co. v. Deari*, No. 3:13-CV-02553-N, 2017 WL 5642578, at \*1 (N.D. Tex. Jan. 4, 2017) (order granting summary judgment)
- *Century Sur. Co. v. Seidel*, 893 F.3d 328 (5th Cir. 2018) (affirming order granting summary judgment)
- *Hillsborough County v. Star Ins. Co.*, ---F.3d---, 2017 WL 460999, (11th Cir. 2017)
- *State Nat. Ins. Co. v. Robert*, 139 So. 3d 949 (Fla. Dist. Ct. App. 2014), *rev. denied*, No. SC14-1662, 2015 WL 1844052 (Fla. Apr. 22, 2015)
- *Gen. Sec. Nat'l Ins. Co. v. N.J. Intergov'tl Ins. Fund et al.*, No. A-5591-08T1, 2011 N.J. Super. Unpub. LEXIS 2288 (N.J. Super. Ct. App. Div. Aug. 25, 2011)
- *Cato Inst., Inc. v. Cont'l Cas. Co., et al.*, No. 8:11-cv-01418-JFM, 2011 WL 3626784 (D. Md. Aug. 16, 2011)
- *State Nat'l Ins. Co. v. Miami*, No. 09-23273, 2010 U.S. Dist. LEXIS 105621 (S.D. Fla. Sept. 21, 2010)
- *U.S. Specialty Ins. Co., et al. v. North River Ins. Co., et al.*, Civ. No. CAM-L-4901-08 (N.J. Super. Ct., Law Div. March 1, 2010)
- *State Nat'l Ins. Co. v. Lamberti*, No. 08-CV-60760, 2009 U.S. Dist. LEXIS 22707 (S.D. Fla. March 20, 2009); *affirmed*, 362 Fed. Appx. 76 (11th Cir. 2010)
- *CACI Int'l, Inc. v. St. Paul Fire and Marine Ins. Co.*, 566 F.3d 150 (4th Cir. 2009)
- *Parts, Inc. v. Utica Mut. Ins. Co.*, 602 F. Supp. 2d 617 (Md. Feb. 27, 2009)
- *Government Employees Ins. Co. v. Rivas*, 573 F. Supp. 2d 12 (D.C. Aug. 26, 2008)

### Memberships

- Fellow, American College of Coverage Counsel

- American Bar Association, Section of Litigation, Insurance Coverage Litigation Committee (Former Chair, 2001-2004)
- Former Member, Federation of Defense and Corporate Counsel (FDCC) (Former Chair Insurance Section, 2008-2010)
- Former Member, International Association of Defense Counsel (IADC)
- Life Fellow, American Bar Foundation

### Awards & Recognition

- Named a Best Lawyer in Insurance Law and Insurance Litigation, *The Best Lawyers in America*, 2023-2024
- Recommended for Insurance: Advice to Policyholders, *Legal 500 United States*, 2019-2023
- Recognized as a Distinguished Leader by the *Daily Business Review* Florida Legal Awards, 2021
- Recognized, *South Florida Legal Guide*, 2021
- Most Highly Regarded, *Who's Who Legal: Florida – Insurance & Reinsurance*, 2020
- Recognized as a Leader in Insurance: Dispute Resolution, Florida, *Chambers USA*, 2020-2023
- Selected as a Florida Trailblazer, *Daily Business Review*, 2019
- Honoree, Attorney of the Year, *Daily Business Review's* 2018 Professional Excellence Awards
- Candidate, Man of the Year, The Leukemia & Lymphoma Society (LLS), 2018

### Events

- Speaker, We've Been Hacked! Combating Cyber Attacks & Emerging Threats, ALM PropertyCasualty360 Complex Claims & Litigation Forum, Las Vegas, NV, February 28, 2023
- Co-presenter, Insurance Coverage for COVID-19 Losses: A Policyholder's View on Groundbreaking Legal Authority, Establishing Business Interruption Coverage, and Combatting So-Called "Virus" Exclusions, myLawCLE, December 16, 2020
- Co-presenter, Best Practices for Coronavirus Claim Recovery, Hospitality and Asset Manager Association Webinar Educational Session, March 27, 2020
- Co-presenter, COVID-19: The Insurance Implications For Banks and Their Customers, Independent Community Bankers of America Webinar, March 26, 2020
- Speaker, Cyber Insurance: A Year In Review: What Did We See in 2019 and What Does That Tell Us About What to Expect in 2020? (Environ Webinar), January 23, 2020
- Speaker, "Experts and their Role in Bad Faith Litigation," 2019 Insurance Law Symposium, Nova Southeastern University, Davie, Florida, November 1, 2019
- Speaker, ACCC Dialogue: Ransomware, October 8, 2019
- Hurricanes: Insurance Recovery and Claims Presentation, May 7, 2019

- Presenter, Cyber Threat Landscape: Cases, Trends, and Risk Management, January 17, 2019
- Speaker, PLI's Cybersecurity 2018: Managing Cybersecurity Incidents, November 6, 2018
- Speaker, Insurance Isn't Enough: Cyber Risk Management Though Indemnity Contracts, RIMS Cyber Risk Forum, Seattle, WA, October 4, 2018
- Speaker, Seminar: Improving Hurricane Preparedness, September 24, 2018
- Panelist, "\$5 Billion Ransomware Business," 43rd Annual Florida RIMS Educational Conference, Naples, Florida, June 20, 2018
- Speaker, Managing Cybersecurity Governance in the Boardroom, June 5, 2018
- Panelist, "Protecting Your Board and C-Suite: Hot Topics in Directors and Officers Insurance Coverage," Lunch and Learn CLE, Miami, FL, May 8, 2018
- Speaker, "Cyber Thursday: Is Cyber Insurance the Answer: Best Practices for Addressing Cyber Risks and Cyber Insurance," R-CISC webinar, April 12, 2018
- Speaker, "Insurance Coverage Litigation: 30 Years of Lessons Learned," 2018 Insurance Coverage Litigation Committee CLE Seminar, Tucson, Arizona, March 2, 2018
- Presenter, "Insurance Implications of Hurricanes—Lessons Learned and Tips for the Future," Florida Institute of CPAs—Valuation, Forensic Accounting and Litigation Services Conference, January 11, 2018
- Speaker, FEI & WEL Present Cyber Risk – Manage, Transfer or Fingers-Crossed!, January 10, 2018
- Speaker, Real Estate and Cyber Attacks: Why You're Not Above the Risk, January 9, 2018
- Speaker, A Primer on Cyber Insurance: Is It Your Answer To Surviving A Cybersecurity Crisis?, November 14, 2017
- Speaker, Rethinking Insurance Coverage for Autonomous Vehicles, 2017 University of Michigan Law School Symposium, Ann Arbor, MI, October 20, 2017
- Co-presenter, GMBHA Presents Weathering Hurricane Irma Losses: A Guide to Insurance Recovery & Claim Preparation for Irma Insurance Claims, Greater Miami & The Beaches Hotel Association Conference, September 26-27, 2017
- Co-presenter, Insurance Coverage: Is Your Co-op Covered?, NRECA Legal Seminar, Portland, Oregon, July 24, 2017
- Panelist, GMBHA Cyber Security Panel, Miami, FL, February 1, 2017
- Presenter, Banking & Financial Services CEO Roundtable, Greater Miami Chamber of Commerce, Miami, Florida, May 11, 2016
- Speaker, First Party Cyber Damages: Risk Quantification and Transfer Strategies, RIMS Chesapeake Chapter, Baltimore, Maryland, March 17, 2016
- Focus On Cross Border Insurance Coverage Issues for Policyholders, February 17, 2016
- Panelist, Focus On Cross Border Insurance Coverage Issues for Policyholders, October 29, 2015

- Presenter, “Insurance: Best Practices for Obtaining Coverage for Your Litigation Costs, Settlement and Indemnity Payments,” Litigation Strategies, Tactics, and Skills, October 5, 2015
- Speaker, “You Have Been Hacked, Now What?” Greater Miami Chamber of Commerce, Miami, Florida, September 24, 2015
- Speaker, Focus on Latin America Webinar - Cross Border Insurance Issues for Policyholders Doing Business in Latin America and US, May 14, 2015

### Media Mentions

- Quoted, Merck’s War Exclusion Appeal Win May Shift Policy Language, *Law360*, May 3, 2023
- Quoted, 3rd Circ. Questions How Pandemic Orders Trigger Coverage, *Law360*, September 28, 2022
- Quoted, Pandemic, Cyberattacks Fuel Demand For Insurance Attys, *Law360*, September 10, 2021
- Featured, Distinguished Leaders: Walter J. Andrews Worked His Insurance Magic During Pandemic, *State Farm Insurance*, June 1, 2021
- Quoted, Ransomware Victims’ Coverage Hopes Surge With Ind. Ruling, *Law360*, March 22, 2021
- Quoted, Insurance Cases To Watch In 2021, *Law360*, January 3, 2021
- Quoted, A Policyholder's Guide To Trade Credit Insurance, *Law360*, October 16, 2020
- Quoted, Business Insurance Iffy During Pandemic, *Agenda Week*, October 12, 2020
- Quoted, Companies say insurance companies are stiffing them over coronavirus losses Article Name, *CBS News*, September 21, 2020
- Quoted, Interruption Insurance Isn’t Saving Anyone From Covid Shutdowns, *Bloomberg*, September 11, 2020
- Featured, Business interruption lawsuits dominate Covid-19 litigation in Florida, *South Florida Business Journal*, September 4, 2020
- Quoted, Insurer Must Defend Fla. Condo In Elevator Injury Suit, *Law360*, March 12, 2020
- Quoted, Even Beyond Cyberinsurance, Inconsistency Grows Over Insurer’s Breach Coverage Liability, *Law.com*, *Legaltech News*, January 31, 2020
- Quoted, Ransomware Victims Get New Path To Coverage In Md. Ruling, *Law360*, January 27, 2020
- Quoted, Insurance Cases To Watch In 2020, *Law360*, January 1, 2020
- Featured, Hunton Notches Coverage of Lost Revenue After Harvey, *Law360*, December 19, 2019
- Quoted, FBI softens line on ransomware payments, *Global Data Review*, October 4, 2019
- Quoted, Business Insurance Iffy During Pandemic, *Agenda Week*, October 12, 2020

### Publications



- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Coverage Law Center*, April 25, 2023
- Co-author, Eleventh Circuit Rescinds Prior Restriction on Excess Judgments for Bad Faith Claims, *Daily Business Review*, September 16, 2022
- Co-author, The Eleventh Circuit Clarifies and Expands Bad Faith Requirements, *Daily Business Review*, May 13, 2022
- Co-author, Cyberattacks Lead to Increased Scrutiny: How Can Companies Stay Ahead of the Curve?, *Daily Business Review*, January 17, 2022
- Co-author, Using the War Exclusion to Deny Computer Virus Claims, *The Risk Report*, March 2021
- Co-author, Construing Ambiguities: Insurers Cannot Meet Their Burden in COVID-19 Cases, *Daily Business Review*, December 7, 2020
- Co-author, Will Insurers Invoke the “War Exclusion” to Deny Coverage for Losses from Ransomware?, *ACCC*, December 2020
- Co-author, OFAC Cyber Ransom Guidance Has Insurance Implications, *Law360*, November 16, 2020
- Co-author, Fla. Court Refuses to Apply So-Called ‘Virus Exclusion’ in COVID Insurance Lawsuit, *Daily Business Review*, November 11, 2020
- Groundbreaking Opinion: COVID Sufficient to Trigger Business Interruption Coverage, *Daily Business Review*, September 24, 2020
- Co-author, Can Estoppel Coverage be Created if Defense Prejudices the Insured?, *Law.com*, February 26, 2020
- Co-author, For Businesses Suffering From Coronavirus Losses, Insurance Coverage May Offer a Remedy, *Daily Business Review*, February 12, 2020
- Co-author, Court: You Can Create Coverage by Estoppel if Insurer’s Defense Prejudices the Insured, *Daily Business Review*, February 11, 2020
- Co-author, Rethinking Insurance Coverage for Autonomous Vehicles, *ABA SciTech Lawyer Magazine*, August 21, 2019
- Co-author, Cybersecurity Insurance – Mitigating Compliance Risk Under the DFARS and Other Federal Regulations, *Contract Management*, August 2019
- Co-author, Eroding Insurance Policies: As Time Passes, Policyholders Lose Out, *Daily Business Review*, August 6, 2019
- Co-author, Do You Have a Claim if Your Business Was Interrupted Due to a Hurricane?, *Daily Business Review*, May 16, 2019
- Co-author, Not So Fast: Federal Court Blocks Insurers’ Bid to Remove to Federal Court, *Daily Business Review*, March 28, 2019
- Co-author, Clock Ticks for Irma Insurance Claims: Don’t Leave Money on the Table, *Daily Business Review*, August 14, 2018
- Author, Is Insurance a Safety Net for Phishing or Whaling Attacks?, *Daily Business Review*, August 8, 2018



- Co-author, Navigating Insurance Claims for Business Interruption after Hurricane Irma: Key Considerations to Avoid Leaving Money on the Table, May 2018
- Co-author, Sexual Harassment and Insurance: Are Your Clients' Businesses Covered?, *PropertyCasualty360*, March 8, 2018
- Co-author, #MeToo—Sexual Harassment and Insurance. Is Your Business Covered?, *Daily Business Review*, March 1, 2018
- Co-author, Your Liability Insurer May Be Obligated to Provide a Defense in the Chapter 558 Process, *Daily Business Review*, January 18, 2018
- Co-author, After Irma: Is Your Business Entitled to Insurance Coverage for Additional Lost Profits?, *Daily Business Review*, December 22, 2017
- Co-author, 3 Takeaways Squeezed Out of Juicer's Insurance Battle, *Law360*, December 21, 2017
- Co-author, How To Avoid Getting Squeezed Out Of Coverage, *Law360*, December 21, 2017
- Co-author, Bloomberg Law Practice Suite – Cyber Insurance, *Bloomberg BNA*, October 12, 2017
- Co-author, In the Race to Win the Autonomous Vehicle Market, Covering Risk Is Key, *Daily Business Review*, October 11, 2017
- Author, Multiple hurricanes, multiple insurance claims, *Houston Chronicle*, September 15, 2017
- Co-author, Court Resolves Reinsurance Limits Dispute Based on Contract's Unique Terms, *Law360*, September 14, 2017
- Co-author, The First 60 Days Post-Irma Are Critical to Your Insurance Recovery, *Daily Business Review*, September 12, 2017
- Co-author, The Arrival of Hurricane—and College Football—Season Underscores the Importance of Having Event-Cancellation Insurance in Place, September 8, 2017
- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *Daily Business Review*, September 6, 2017
- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *The American Lawyer*, September 6, 2017
- Co-author, Practitioner Insights: Coal Ash Poses Slew of Coverage Issues, *Bloomberg BNA*, August 29, 2017
- Real Estate Is Not Above the (Cyber Attack) Risk, *Commercial Observer*, August 9, 2017
- Commentary, Ransomware Attacks Highlight Need for Cyberinsurance Coverage, *Daily Business Review*, August 2, 2017
- Author, Have You Examined Your Cyber Insurance Policy Lately? (Q&A with Walter Andrews), *Daily Business Review*, July 6, 2017
- Co-author, New Opportunities – and New Risks – in an Era of Autonomous Vehicles, *Risk & Compliance*, July-September 2017
- Co-author, The USF&G (Western MacArthur) Case: Key Takeaways, *Westlaw Journal Insurance Coverage*, June 23, 2017

- Co-author, Ensuring Your Business Has Adequate Insurance Coverage Before A Hurricane Strikes, June 2017
- Co-author, Not If, But When: Five Questions You Should Ask When Seeking Cyber Insurance, *Global Banking & Finance Review*, April 17, 2017
- Co-author, A Cyber Coverage Warning for Hospitality Insureds, April 2017
- Contributing Author, First Party Insurance Compendium: Fee Shifting, ACCEC, March 2017
- Co-author, Digital Due Diligence: Four Questions to Evaluate Cyber Insurance Coverage, *Risk Management Magazine*, March 1, 2017
- Protecting Business Income When Disaster Strikes, December 2016
- Co-author, After Matthew, The Insurance Storm Begins, *Daily Business Review*, October 11, 2016
- Co-author, Cross-Border Insurance Coverage, *New Appleman Insurance Law*, LexisNexis Publishers, September 15, 2016
- Co-author, Insurance Planning for 2016: Top Ten Real Estate Liability Concerns, *Real Estate Finance Journal*, April 12, 2016

### Blog Posts

- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Hunton Insurance Recovery Blog*, April 17, 2023
- Co-author, Hunton Andrews Kurth Attorneys Weigh In On How To Minimize Cyberattack Risks With Insurance, *Hunton Insurance Recovery Blog*, January 19, 2022
- Co-author, While OFAC Cautions Cyber Insurers About Facilitating Ransomware Payments, Policyholders Should Ensure They're Covered, *Hunton Insurance Recovery Blog*, November 3, 2020
- Co-author, As Laura Wreaks Havoc Along The Gulf, Is Your Insurance Ready to Respond?, *Hunton Insurance Recovery Blog*, August 26, 2020
- Co-author, Dust Obscures Eleventh Circuit's Ruling on "Direct Physical Loss", *Hunton Insurance Recovery Blog*, August 21, 2020
- Co-author, Workers Compensation, Insurance, and COVID-19, *Hunton Insurance Recovery Blog*, March 19, 2020
- Co-author, Workers Compensation, Insurance, and COVID-19, *Hunton Employment & Labor Perspectives*, March 16, 2020
- Co-author, Maryland Court Finds Coverage For Lost Data And Slow Computers After Ransomware Attack, *Hunton Insurance Recovery Blog*, January 27, 2020
- Co-author, Insurer Must Face Email Spoofing Lawsuit, *Hunton Insurance Recovery Blog*, November 15, 2019
- Co-author, Let's Keep It Civil: Appeals Court Ruling on Napoleonic Civil Code Provision Highlights the Importance of Insurance Coverage Reviews, *Hunton Insurance Recovery Blog*, July 25, 2019
- Co-author, Insurance Groups Support Travelers In 11th Circuit Breach Row, *Hunton Insurance Recovery Blog*, March 7, 2019

- Co-author, Unpaid Hurricane Maria Insurance Claims, New Laws in Puerto Rico, and the Lesson for all Policyholders, *Hunton Insurance Recovery Blog*, December 19, 2018
- Co-author, Financial Institutions Should Implement Cyber Insurance Programs, Banking Regulators Say, *Hunton Insurance Recovery Blog*, May 7, 2018
- Author, Florida Federal Court Reinforces Principle That Precise Policy Language Is Required Before An Insurer Can Deny Coverage Based On An Exclusion, *Hunton Insurance Recovery Blog*, February 6, 2018
- Co-author, In Hazing Case, Court Finds Potential Coverage Under Homeowners' Policy, *Hunton Insurance Recovery Blog*, January 23, 2018
- Author, Florida Court Holds Commercial Property Insurance Policy Covers Costs to Comply with Building Code Post-Hurricane, *Hunton Insurance Recovery Blog*, January 4, 2018



## Cary D. Steklof

### Counsel

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#### SERVICES

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##### Industries

Retail and Consumer Products

Hospitality

Energy

Financial Services

##### Practices

Insurance Coverage

Litigation

Cross-Border Insurance Coverage

Cyber Insurance

Cyber Investigations and Privacy Litigation

Crisis Management

Bankruptcy, Restructuring and Creditors' Rights

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#### EDUCATION

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JD, Washington University in St. Louis, cum laude, Editor, *Washington University Global Studies Law Review*, 2010

BA, Northwestern University, cum laude, 2007

Cary is an experienced litigator and advisor who represents policyholders in all types of insurance coverage and bad faith disputes.

With experience in the areas of insurance litigation, insurer bad faith and unfair insurance practices, Cary D. Steklof concentrates his practice on advising policyholders in connection with director and officer, error and omission, cyber, commercial general liability and commercial property insurance policies. Cary has directed litigation and handled claims across the spectrum of insurance products and has assisted his clients in obtaining tens of millions of dollars in coverage over the course of his career. In addition to litigating and securing substantial recoveries, Cary has reviewed the insurance programs of domestic and international companies to provide advice on mitigating risks and gaps in insurance coverage. This has included negotiating directly with insurance underwriters to assist clients in seeking the most comprehensive coverage that is commercially available. As a trusted resource for his clients, Cary frequently provides advice to in-house counsel, company executives, and risk managers regarding complex insurance litigation, sources of business exposure, and contract negotiations.

Cary also has extensive experience representing bankruptcy trustees, receivers, assignees and corporate entities in disputes with all types of insurers. He has successfully represented dozens of fiduciary clients seeking insurance proceeds under director and officer insurance policies in some of the country's highest profile bankruptcy cases. In recognition of his work, the *Daily Business Review* named Cary a finalist for the Most Effective Lawyers in Bankruptcy award in 2014. Nationally publicized cases in this area have included:

- *In re Rothstein Rosenfeldt Adler, P.A.*, United States Bankruptcy Court, Southern District of Florida – Secured \$10 million in insurance proceeds under various liability policies on behalf of Chapter 11 trustee
- *In re Fontainebleau Las Vegas Holdings, LLC, et al.*, United States Bankruptcy Court, Southern District of Florida – Obtained \$25 million in policy proceeds on behalf of Chapter 7 trustee pursuing debtors' directors and officers
- *In re CDC Corp.*, United States Bankruptcy Court, Northern District of Georgia – Achieved \$6 million settlement with insurer on behalf of liquidating trustee and entity's directors and officers

## BAR ADMISSIONS

Florida

Complementing his substantial litigation background, Cary also has extensive experience with mediation and alternative dispute resolution. He has represented clients in dozens of mediations over his career, a substantial portion of which resulted in resolutions. Cary is also certified by the Florida Supreme Court as a Circuit Civil Mediator in all courts throughout the state of Florida. This adds unique value to his own clients in the ADR context and also positions him to assist other parties in mediating all types of commercial disputes.

Cary has been published and is frequently invited to speak on numerous current insurance issues such as business interruption coverage for COVID-19 and catastrophic hurricane losses. He has also previously spoken and consistently written on topics including director and officer insurance, insurance issues unique to bankruptcy court, and institutional bad faith. Cary has been recognized by his peers and numerous outlets as part of Florida's legal elite in the field of insurance coverage.

Cary previously served as a judicial intern to federal Judge Robin S. Rosenbaum in the Southern District of Florida (currently on the Eleventh Circuit Court of Appeals) and as a legal intern in the Civil Division of the United States Attorney's Office in Ft. Lauderdale. He has also volunteered his time for numerous pro bono clients including ChemoCars, a 501(c)(3) that arranges free rides for cancer patients to and from treatment. Cary is admitted to practice before the US Court of Appeals for the Eleventh Circuit, as well as the US District Courts for the Southern and Middle Districts of Florida.

## Certifications

- Florida Supreme Court Certified Circuit Civil Mediator

## Awards & Recognition

- Recommended for Insurance: Advice to Policyholders, *Legal 500 United States*, 2022
- Selected as a "Top Up and Comer" by the *South Florida Legal Guide*, 2021
- Selected to *Florida Trend's* Legal Elite Up & Comers List, 2021-2022
- Recognized as One to Watch in Insurance Law, *The Best Lawyers in America*, 2021, 2023-2024
- Selected to *Florida Trend's* Legal Elite Up & Comers List, 2019
- Finalist, Most Effective Lawyers in Bankruptcy, *Daily Business Review*, 2014

## Events

- Co-presenter, The Art of Mediation: Strategies, Insights, and Professionalism in Seeking an Amicable Resolution, Hunton Andrews Kurth CLE, December 8, 2021
- Co-presenter, Windstorm Deductibles, Sublimits, and Exclusions: Oh My! A Guide to Ensuring You Have Sufficient Coverage in Place Prior to Hurricane Season, Hunton Andrews Kurth CLE, June 3, 2021
- Co-presenter, Insurance Coverage for COVID-19 Losses: A Policyholder's View on Groundbreaking Legal Authority, Establishing Business Interruption Coverage, and Combatting So-Called "Virus" Exclusions, myLawCLE, December 16, 2020

- Panelist, “Protecting Your Board and C-Suite: Hot Topics in Directors and Officers Insurance Coverage,” Lunch and Learn CLE, Miami, FL, May 8, 2018
- Speaker, Cracking the D&O Code: The Keys to Insurance Recovery and Injunctive Orders in Bankruptcy Court, ABI Southeast Bankruptcy Workshop, Amelia Island, Florida, July 2016
- Speaker, Errors and Omissions Insurance: Triggers, Exceptions, and Exclusions, National Business Institute, Continuing Legal Education Teleconference, April 2016
- Speaker, Fiduciary Duties of Directors and Officers of Distressed Companies, ABA Business Law Section Spring Meeting, San Francisco, California, April 2015

### **Publications**

- Co-author, Fla. Court Refuses to Apply So-Called ‘Virus Exclusion’ in COVID Insurance Lawsuit, *Daily Business Review*, November 11, 2020
- Groundbreaking Opinion: COVID Sufficient to Trigger Business Interruption Coverage, *Daily Business Review*, September 24, 2020
- Co-author, To Offset or Not to Offset: The Interaction between CARES Act Payments/PPP Loans and Insurance Recoveries Due to COVID-19, *Business Law Today*, June 12, 2020
- Co-author, For Businesses Suffering From Coronavirus Losses, Insurance Coverage May Offer a Remedy, *Daily Business Review*, February 12, 2020
- Co-author, Do You Have a Claim if Your Business Was Interrupted Due to a Hurricane?, *Daily Business Review*, May 16, 2019
- Co-author, When Worried About Collusion, Insist on Independent Counsel, Originally published in *Texas Lawyer*, also published in *Corporate Counsel*, September 25, 2018
- Co-author, Clock Ticks for Irma Insurance Claims: Don’t Leave Money on the Table, *Daily Business Review*, August 14, 2018
- Co-author, Navigating Insurance Claims for Business Interruption after Hurricane Irma: Key Considerations to Avoid Leaving Money on the Table, May 2018
- Co-author, Confronting Post-Claim Underwriting: An Approach for Policyholders, *New Appleman on Insurance Law*, January 2015
- Co-author, Deciphering the Insurance Carrier’s Thought Process: To What Extent Does the Attorney-Client Privilege and Work-Product Immunity Shield from Disclosure Otherwise Discoverable Evidence in Bad Faith Litigation?, American Conference Institute, National Advanced Forum on Bad Faith Litigation, Orlando, Florida, December 2011
- Co-author, Proving Institutional Bad Faith, ABA Insurance Coverage Litigation Committee CLE Seminar, March 2011

### **Blog Posts**

- Co-author, Record-Breaking Temperatures, Record-Breaking Claims: The Importance of Risk Mitigation to Reduce Severe Weather Costs, *Hunton Insurance Recovery Blog*, August 28, 2023

- Co-author, Nevada State Court Rulings Highlight Importance of Strategic Decisions Early in a Case, *Hunton Insurance Recovery Blog*, June 2, 2023
- Co-author, Harvard Declares Class is in Session: Tells Court Zurich's Motion for Summary Judgment Must Be Denied and Accuses Zurich of Playing Games, *Hunton Insurance Recovery Blog*, September 26, 2022
- Co-author, A Sign of the Times: Policyholder Forced to Sue Insurers to Resume Payment of Defense Costs, *Hunton Insurance Recovery Blog*, June 30, 2022
- Co-author, Another State Court Rules That Insurers Cannot Escape COVID-19, *Hunton Insurance Recovery Blog*, January 10, 2022
- Co-author, Workers Compensation, Insurance, and COVID-19, *Hunton Insurance Recovery Blog*, March 19, 2020
- Co-author, Workers Compensation, Insurance, and COVID-19, *Hunton Employment & Labor Perspectives*, March 16, 2020
- Co-author, New York Appeals Court Finds Contract and Conduct Exclusions No Bar to Defense of Publisher's Copyright Claims, *Hunton Insurance Recovery Blog*, January 2, 2020
- Co-author, Sixth Circuit Reverses Insurer's Overly Broad Application of "Dishonest Acts" Exclusion, *Hunton Insurance Recovery Blog*, October 7, 2019
- Co-author, Defense owed for Product Recall and Insured's Related Affirmative Claims, *Hunton Insurance Recovery Blog*, January 18, 2019
- Co-author, Unpaid Hurricane Maria Insurance Claims, New Laws in Puerto Rico, and the Lesson for all Policyholders, *Hunton Insurance Recovery Blog*, December 19, 2018
- Co-author, California Supreme Court Rules That General Liability Insurer Must Defend Employer Against Employee Misconduct Allegations, *Hunton Insurance Recovery Blog*, June 15, 2018





## Andrea DeField

### Partner

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#### SERVICES

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##### Industries

Energy

Financial Services

Food Industry

Hospitality

Retail and Consumer  
Products

##### Practices

Insurance Coverage

Cyber Insurance

Litigation

Cross-Border Insurance  
Coverage

Transactional Insurance

Cyber Investigations and  
Privacy Litigation

National Security

Energy Sector Security  
Team

Andrea finds risk management, risk transfer, and insurance recovery solutions for public and private companies.

Andrea is a partner in the firm's insurance coverage practice where she co-leads the firm's cyber insurance practice. She has achieved national recognition for her work on behalf of policyholders, being named an "Elite Woman" by *Insurance Business America*, a "Next Generation Partner" by The Legal 500, a "Rising Star" in insurance by both *Law360* and *The Legal 500*, and a recipient of the American Bar Association Young Lawyer Division's "On the Rise" Award.

Andrea has also been ranked by *Chambers & Partners* in Florida: Insurance for the last four years. *Chambers USA* quotes clients who say, "[h]er approach is highly strategic and her execution is flawless. Her capacity for detail is amazing and her communication is timely and crystal-clear," that she "is technically astute and highly impressive," and that she is "smart, works hard and is very client-focused." Her work has been profiled by *Law360* and the *Daily Business Review*.

Andrea counsels clients on all types of insurance policies and coverage issues, with a focus on insurance for cyber risks (including ransomware, large scale data breach, and social engineering claims). She has counseled clients on insurance coverage for some of the most widely publicized cyber incidents of 2020, 2021, 2022, and 2023.

Andrea has substantial experience advising clients on directors and officers (D&O) liability and professional liability insurance issues, hurricane claims, and commercial general liability insurance disputes (including those arising out of construction defect claims, wrongful death, and pollution incidents). She has tried insurance coverage and bad faith cases to jury verdict and has handled appeals in state and federal courts across the country.

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#### EDUCATION

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JD, University of Denver  
Sturm College of Law,  
Merit Scholarship  
Recipient, Scholastic  
Excellence Award in  
Contracts and Federal  
Courts, 2011

#### Relevant Experience

##### Cyber Insurance

- Serves as cyber insurance coverage counsel to several of the nation's largest asset management firms and private equity companies.
- Represented critical infrastructure client as insurance coverage counsel with respect to internationally publicized cyber incident.

BS, Communication,  
University of Miami, Dean's  
List, 2008

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**BAR ADMISSIONS**

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Florida

- Represented international media company with respect to major cyber incident, counseling client from day one of discovery of cyber incident through claim submission and cyber insurance renewal.
- Works with clients to develop insurance protocols and procedures for cyber incident response plans and other disaster planning, participates in cyber tabletop exercises, and provides executive, legal, and risk department education on cyber insurance and the claims process.
- Counseled numerous clients on large cyber-related insurance claims arising out of social engineering and fraudulent transfer schemes, data breaches, cyber extortion, ransomware, and vendor cyber incidents.
- Lead coverage counsel on over 20 multi-million dollar ransomware-related insurance claims.
- Lead insurance coverage counsel for major hospitality client with respect to data breach; guided client through claims process from day zero of cyber breach through breach response and investigation, notification, and subsequent putative class action lawsuits for which insurer funded response and remediation, notification, and defense costs in suits and settlement of suits.
- Advised multinational retail client from day zero of cyber-attack through multi-million-dollar claims process.
- Audited insurance programs for cyber risks for several major corporations, including Fortune 500 hospitality, retail, and financial services companies; private equity firms; start-ups; sharing economy clients; and energy industry companies.
- Worked with client and broker to develop a comprehensive cyber insurance program for private equity investor and its over 50 portfolio companies, including drafting numerous manuscript amendatory endorsements that were accepted by insurer.
- Represented client in coverage dispute arising out of three TCPA putative class action suits; obtained full insurer reimbursement for all defense costs and incurred and secured insurer funds for settlements.
- Analyzed cyber insurance programs for global financial services, entertainment and gaming, technology, hospitality, and retail clients; manuscripted policy language for endorsements; and negotiated with brokers and underwriters for improved language for renewal.

Litigation and Arbitration

- Representing national banking institution in arbitration concerning coverage under D&O insurance policy for underlying securities suit.
- Representing investment firm in insurance coverage action in New York Supreme Court Commercial Division wherein client is seeking to obtain recovery of defense costs and potential settlement or judgment amounts in foreign regulatory proceeding concerning the acquisition and restructuring of a financially distressed entity.
- Resolved large real estate developer's claim for defense and indemnity against subcontractor's general liability insurer for losses incurred in underlying construction defect litigation.

- Represented major real estate developer in insurance coverage declaratory action in Florida federal court concerning subcontractor's general liability insurance coverage and OCIP coverage.
- Represented major petroleum pipeline in insurance coverage action in federal court concerning recovery from pollution legal liability insurer for benefits owed arising out of environmental incident.
- Part of team that preserved client's victory in \$80 million insurance coverage dispute affirmed by Fifth Circuit Court of Appeals and for which certiorari was denied by Supreme Court of the United States.
- Obtained jury verdict for policyholder in declaratory judgment action on post-loss condition compliance in seven-figure property insurance dispute.
- Resolved insurance coverage and bad faith litigation on behalf of major infrastructure construction client in coverage dispute arising out of subcontractor accident and insurer's failure to settle; wrote, argued, and won several key discovery and dispositive motions prior to settlement.
- Represented client in seven-figure insurance coverage litigation under builder's risk policy over losses arising out of Hurricane Charley; won several motions in trial court before ultimately settling.
- Represented individual clients in insurance recovery and bad faith action in Florida state court arising out of seven-figure benefits due under variable life insurance policy; prevailed on several key motions before settling.
- Resolved inverse condemnation and slander suit brought by aviation client through consent judgment and assignment of rights to pursue defendant's non-defending insurer; brought coverage suit against non-defending insurer, which was ultimately settled.
- Drafted several insurance coverage appellate briefs, opposition briefs, and amicus briefs, including to Florida's Third District Court of Appeals, Florida's Fourth District Court of Appeals, Florida's Fifth District Court of Appeals, the Eleventh Circuit Court of Appeals, the Florida Supreme Court, the Fifth Circuit Court of Appeals, the Fourth Circuit Court of Appeals, and several state supreme courts.
- While in law school, served as a clerk to the Colorado Office of the Attorney General: Appellate Division and a law clerk in the Colorado Governor's Office of Legal Counsel.

#### Claims

- Lead counsel to a global private equity firm and many of its portfolio companies with respect to coverage for various underlying suits; resolved numerous defense and indemnity claims through informal negotiation and/or mediation with insurers.
- Advised several national retailers and hospitality companies on coverage for riot and civil commotion losses and guiding these companies through the claims process.
- Serves as coverage counsel for several nationally known retailers; advised clients on coverage for business interruption and contract losses arising out of natural disasters (sinkholes, collapses, fires, and hurricanes) and cyber events.

- Serves as outside coverage counsel for nationally known residential real-estate developer and property management firm; representative experience includes resolving coverage disputes and obtaining insurance funding for settlement of underlying wrongful death, bodily injury, property damage and construction defect suits; negotiating with crime and fidelity insurer to recover first party losses.
- Advised major health care client on coverage under D&O and Errors and Omissions (E&O) policies for multidistrict litigation alleging violations of federal and state antitrust laws; resolved insurance dispute through ADR.
- Represented luxury residential real estate developer in coverage dispute arising out of significant delay to project caused by Hurricane Irma; resolved coverage dispute with builder's risk insurer.
- Resolved numerous "large loss" property damage and business interruption claims through alternative dispute resolution, including claims involving 100+ insured locations.
- Resolved large loss first party property dispute arising out of sinkhole loss in Central Florida after filing Florida Civil Remedy Notice of Insurer Violation.
- Advised clients through claims process under D&O, E&O and other professional liability, employment practices (EPLI), property, business interruption, commercial general liability (CGL), pollution legal liability (PLL), cyber (including privacy and security, reputation management, network interruption, cyber extortion, technology E&O and other cyber-related coverages), crime, fidelity, and other insurance policies.

Transactional Insurance Advice, Policy Audit, and Counseling

- Conducted comprehensive insurance audit to identify coverage issues and gaps in insurance program (including captive policies) for nonprofit health insurer serving over four million members.
- Conducted coverage analyses of publicly traded global travel company's D&O, Side-A D&O, Employment Practices Liability, Fiduciary Liability and cyber insurance program and recommended manuscript endorsements and other changes for renewal.
- Completed insurance due diligence for several major transactions, including \$3.5 billion energy industry acquisition.
- Serves as coverage counsel for national franchise food service company; responsibilities include: providing advice on indemnity agreements and insurance requirements in contracts with third parties, representing client in coverage negotiations with insurers over defense and indemnity obligations under liability policies, assisting client with claim presentation and recovery of property damage and business interruption losses arising out of sinkholes and hurricanes, and analyzing client's insurance program for gaps in coverage in preparation for renewal.
- Regularly advises clients on additional insured, indemnity, and required insurance provisions in vendor contracts and represents clients in negotiations with counterparties.

### Memberships

- Vice-Chair, ABA Tort Trial & Insurance Practice Section: Cybersecurity & Data Privacy Committee, 2019 through 2021.
- Member, Florida Bar: Eleventh Circuit Grievance Committee (B), 2017 through 2020.
- Member, ABA Standing Committee on Disaster Response and Preparedness, 2016 through 2019.
- Member, ABA Cybersecurity Task Force, 2017 through 2019.
- Co-Chair, ABA Section of Litigation: Insurance Coverage and Litigation Committee Hurricane Task-Force, 2017 through 2018.
- Member, ABA Tort Trial & Insurance Practice Section and Section of Litigation, 2012 through present.
- Member, ABA Section of Litigation: Insurance Coverage Litigation, 2012 through present.

### Awards & Recognition

- Named a “Leadership in Law” Honoree, *South Florida Business & Wealth’s Legal Awards*, 2022
- Named a Top 40 Young Lawyer On the Rise, *ABA’s Young Lawyers Division*, 2022
- Named among Insurance Rising Stars, *Law360*, 2022
- Recognized as a Next Generation Partner (2022-2023) and Rising Star (2021) for Insurance: Advice to Policyholders, *Legal 500 United States*
- Recognized as an Elite Woman, *Insurance Business America (IBA)*, 2022
- Recognized as a Legal Elite Up & Comer, *Florida Trend*, 2021-2022
- Recognized as a Leader in Insurance: Dispute Resolution, Florida, *Chambers USA*, 2019-2023
- Recognized as “One to Watch,” *The Best Lawyers in America*, 2021-2024 editions
- Selected as a Rising Star for Insurance Coverage, *Florida Super Lawyers Magazine*, 2018-2021
- Named an “On the Rise” Honoree, *Daily Business Review’s Professional Excellence Awards*, 2020
- Received “RISE Award”, *Rising Insurance Star Executives*, 2019
- Named among 40 Under 40 Outstanding Lawyers of South Florida, *Cystic Fibrosis Foundation*, 2018
- Received “Rookie of the Year” Award, *Greater Miami Chamber of Commerce HYPE Awards*, 2017

### Events

- Speaker, Analyzing D&O and E&O Coverage for Data Breach and Privacy Litigation and for Regulatory Investigations, Strafford CLE Webinar, October 3, 2023

- Speaker, Breach Response: What Keeps Your Insureds Up at Night, Canopus USA's 2023 Cyber Academy, September 7, 2023
- Speaker, Maximizing Cyber Coverage Renewals in a Hard Market, RIMS 2023 RISKWORLD Annual Conference, Atlanta, GA, May 3, 2023
- Speaker, Maximizing Insurance Recovery for Hurricane Losses, November 1, 2022
- Speaker, Ransomware on the Rise – Is your Business Covered?, Florida RIMS Educational Conference, Naples, FL, July 28, 2022
- Panelist, Like a Breach Over Troubled Waters: How to Navigate a Cyber Incident 2022, District of Columbia Bar CLE, July 21, 2022
- Speaker, Five Risks That Keep Your CEO Up at Night and How to Mitigate Them, RIMS 2022 RISKWORLD Annual Conference, San Francisco, CA, April 11, 2022
- Panelist, Regulatory Roulette: Leveraging and Navigating State Insurance Departments, 2022 Insurance Coverage Litigation Committee CLE Seminar, American Bar Association, March 4, 2022
- Speaker, Risks That Keep the C-Suite Up at Night—And How to Insure Them!, ABA Litigation Section's 2022 Corporate Counsel CLE Seminar, Orlando, FL, February 19, 2022
- Co-presenter, Ready for Ransomware, Risk and Insurance Management Society (RIMS) TechRisk/Risk Tech Virtual Webinar, January 26, 2022
- Co-presenter, Cybersecurity Insurance, American Petroleum Institute's 16th Annual Cybersecurity Conference for the Oil & Natural Gas Industry, November 10, 2021
- Speaker, Three Risks That Keep Your CEO Up at Night—And How to Mitigate Them!, Retail Industry Leaders Association (RILA) Retail Law Conference, Wednesday, October 27, 2021
- Co-presenter, It's Hurricane Season: How to Navigate Your Insurance Claim, Lawline CLE Webinar, September 21, 2021
- Panelist, Like a Breach Over Troubled Waters: How to Navigate a Cyber Incident, District of Columbia Bar CLE, August 30, 2021
- Speaker, Riots and Ransoms and Recoupment – Oh My! Insurance for the Emerging Risks Your Board Cares About, Florida RIMS Educational Conference, July 27, 2021
- Presenter, Windstorm Deductibles, Sublimits, and Exclusions: Oh My! A Guide to Ensuring You Have Sufficient Coverage in Place Prior to Hurricane Season, Hunton Andrews Kurth CLE, June 3, 2021
- Moderator, Plan, Prepare, and Protect: Key Considerations for Drafting Your Company's Ransomware Response Plan, American Bar Association, March 18, 2021
- Panelist, Claims Collaboration, Negotiation, and Sometimes, Litigation: A Liability Claims Toolkit for Young (and Experienced) Lawyers, ABA Section of Litigation 2021 Virtual Insurance Coverage Litigation Committee CLE Seminar, March 5, 2021
- Speaker, Beware of Ransomware: Cybercrime in the Time of the Pandemic, February 3, 2021



- Presenter, Managing Cyber Risk Through Insurance, Lawline CLE webinar, October 1, 2020
- Panelist, Like a Breach Over Troubled Waters: How to Navigate a Cyber Incident, District of Columbia Bar CLE, March 12, 2020
- Moderator, Ensuring Insurance Coverage Success in Litigation: Tips and Best Practices for Young (and Experienced) Lawyers, ABA Section of Litigation 2020 Insurance Coverage Litigation Committee CLE Seminar, Tucson, AZ, March 5, 2020
- Presenter, Cybersecurity and Cyber Insurance: What You Must Know, January 30, 2020
- Speaker, Cyber Insurance: A Year In Review: What Did We See in 2019 and What Does That Tell Us About What to Expect in 2020? (Environ Webinar), January 23, 2020
- Co-Presenter, Your Risks and Other People's Insurance: Maximizing Recovery Through Indemnity Agreements, Insurance Requirements, and Additional Insured Status, Florida RIMS Educational Conference, August 2, 2019
- Panelist, "Transferring the Risk: A Professional's Checklist for Procurement of the Cyber Liability Policy," University of South Carolina School of Law's 2019 Cybersecurity Legal Institute, Columbia, SC, April 4, 2019
- Presenter, Cyber Threat Landscape: Cases, Trends, and Risk Management, January 17, 2019
- Presenter, "Cybersecurity: What You Must Know!," Colorado Bar Association CLE, Snowmass, CO, January 2, 2019
- Panelist, "Cyber Insurance: A Primer," Washington, DC, December 20, 2018
- Panelist, "Directors and Officers Insurance: A Primer," Washington, DC, December 19, 2018
- Speaker, "Insurance Implications of Hurricanes," Florida Institute of CPAs Common Interest Realty Conference, November 16, 2018
- Speaker, Seminar: Improving Hurricane Preparedness, September 24, 2018
- Panelist, "When Cats Attack—Insurance Coverage Lessons Learned from 2017's Catastrophic Hurricanes," 43rd Annual Florida RIMS Educational Conference, Naples, FL, June 21, 2018
- Co-Presenter, "Stealth Liabilities Looming Online," Los Angeles, CA, May 24, 2018
- Panelist, "Protecting Your Board and C-Suite: Hot Topics in Directors and Officers Insurance Coverage," Lunch and Learn CLE, Miami, FL, May 8, 2018
- Moderator, "Harvey, Irma, and Maria—Coverage and Litigation Issues Presented by Catastrophic Hurricanes," 2018 Insurance Coverage Litigation Committee CLE Seminar, Tucson, AZ, March 1, 2018
- Presenter, "Basic Insurance Law," Florida Bar Basic Business Litigation Skills CLE, February 23, 2018
- Presenter, "Insurance Implications of Hurricanes—Lessons Learned and Tips for the Future," Florida Institute of CPAs—Valuation, Forensic Accounting and Litigation Services Conference, January 11, 2018



- Speaker, Insurance Coverage Concerns for In-House Counsel: Are You and Your Officers Protected?, November 8, 2017
- Speaker, Protecting Company Money from “Cyber” Theft Through Internal Controls and Insurance, Internet & Privacy Law Committee, State Bar of California Business Law Section, October 10, 2017
- Moderator, Securing Coverage for Harvey, Irma, Maria and Other Weather-Related Losses, October 3, 2017
- Co-presenter, GMBHA Presents Weathering Hurricane Irma Losses: A Guide to Insurance Recovery & Claim Preparation for Irma Insurance Claims, Greater Miami & The Beaches Hotel Association Conference, September 26-27, 2017
- Panelist, Apps, Autos and Automation: Emerging Risks in the Sharing Economy, State Bar of California Section Convention, August 19, 2017
- Presenter, Examining the Restatement of the Law Liability Insurance, Florida RIMS Educational Conference 2017, July 28, 2017
- Roundtable, “Is There Equity in Private Equity Insurance Coverage for Both the Investment Companies and Their Portfolio Companies?,” 2017 ABA ICLC Annual Seminar, Tucson, AZ, March 3, 2017
- Panelist, “Getting Paid: Alternative Fee Structure & Ethical Issues” and “Successfully Preparing for Trial,” 2017 Bench & Bar Conference—Dade County Bar Association, Miami, FL, February 2017
- Panelist, GMBHA Cyber Security Panel, Miami, FL, February 1, 2017
- Co-presenter, “A Civil Litigator’s Guide to Insurance,” Colorado Bar Association, Aspen, CO, January 4, 2017
- Co-presenter, “Trial Techniques and Strategies for Insurer Bad Faith Cases,” 2016 National CLE Conference, Vail, CO, January 2016
- Co-presenter, “Insurer Bad Faith,” 2015 National CLE Conference, Vail, CO, January 2015
- Co-presenter, “The Perfect Storm: Delay, Defenses, and Damages in Catastrophe Property Claims,” 2014 ABA ICLC Annual Seminar, Tucson, AZ, March 2014
- Co-presenter, “Defeating Goliath: A Primer on Insurer Bad Faith,” 2014 National CLE Conference, Vail, CO, January 2014
- Co-presenter, “Mock Evidentiary Hearing: Compliance with Post-Loss Conditions,” 2014 Windstorm Insurance Network Annual Conference: Orlando, FL, January 2014
- Moderator, “Insurance Bad Faith from Texas to South Carolina,” 2013 Windstorm Insurance Network Annual Conference, Orlando, FL, January 2013

#### **Media Mentions**

- Quoted, Closing Cyber Coverage Gap Crucial For Middle Market Cos., *Law360*, July 27, 2023
- Quoted, Tabletop exercises, discussion bolster cyber preparedness: Experts, *Business Insurance*, May 3, 2023

- Quoted, T-Mobile Data Breach Win Paves Path for Cyber Insurance Disputes, *Bloomberg Law*, December 12, 2022
- Quoted, The Biggest Environmental Insurance Stories In 2022, *Law360*, December 10, 2022
- Quoted, Mondelez Deal With Zurich Adds Weight To NJ Court Decision, *Law360*, November 18, 2022
- Quoted, Federal government considers sharing costs for ‘catastrophic’ cyber incidents, *The Hill*, October 9, 2022
- Featured, ‘It’s Never Too Early’ to Start Building Your Brand: Andrea DeField Shares Her Path to Partnership at Hunton Andrews Kurth, *Daily Business Review*, September 7, 2022
- Quoted, Changing cyber insurance guidance from Lloyd’s reflects a market in turmoil, *Cybersecurity Dive*, August 29, 2022
- Quoted, Lloyd’s Cyber Insurance Tweaks Stir Coverage Restriction Concern, *Bloomberg Law*, August 26, 2022
- Featured, How I Made Partner: ‘Every Day Is an Opportunity to Build Your Brand,’ Says Andrea DeField of Hunton Andrews Kurth, *Law.com*, August 12, 2022
- Featured, Rising Star, Hunton’s Andrea DeField, *Law360*, June 15, 2022
- Quoted, Cyber Captives 101: Is Self-Insuring the Right Risk Mitigation Choice for Your Business?, *Risk & Insurance*, June 1, 2022
- Quoted, IT involvement in cyber renewals crucial: Panelists, *Business Insurance*, April 13, 2022
- Quoted, Cyber Risk Is Keeping Your CEO Up at Night. Here’s Why, *Risk & Insurance*, April 11, 2022
- Quoted, Merck War Exclusion Ruling Raises Alarm For Insurers, *Law360 Authority*, January 28, 2022
- Quoted, Merck’s \$1.4 Billion Insurance Win Splits Cyber From ‘Act of War’, *Bloomberg Law*, January 19, 2022
- Quoted, War Exclusion Doesn’t Bar Merck’s \$1.4B Cyber Loss, *Law360*, January 14, 2022
- Quoted, Insurer Lloyd’s slashes coverage on state-sponsored cyberattacks, reflecting battered market, *Cybersecurity Dive*, December 3, 2021
- Quoted, Ransomware Scourge Isn’t Scaring Away Cyber Insurers, *Law360*, August 13, 2021
- Quoted, On the Move, *Florida Bar News*, November 1, 2020
- Q&A, On the Rise: Andrea DeField, *Daily Business Review* and *Law.com*, September 28, 2020
- Quoted, First Cybersecurity Legal Institute Reveals Best Practices to Avoid Becoming a Victim, *Cyber(In)security News*, May 2019

#### **Publications**

- Co-author, Reducing Risks from Cyber Incidents with Cyber and D&O Insurance, *The National Law Review*, August 3, 2023

- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Coverage Law Center*, April 25, 2023
- Co-author, Uber's CISO conviction underscores the importance of directors and officers insurance protection, *SC Media Magazine*, October 26, 2022
- Co-author, Eleventh Circuit Rescinds Prior Restriction on Excess Judgments for Bad Faith Claims, *Daily Business Review*, September 16, 2022
- Co-author, Liability Claims 101: A New Insurance Lawyer's Guide to Handling a Liability Insurance Claim, *American Bar Association*, August 23, 2022
- Co-author, Hurricane Claims: Key Tips to Minimize Losses and Maximize Recovery, *Risk Management*, August 1, 2022
- Co-author, Decision: Underwriting Discovery Is Not Categorically Prohibited in Insurance Coverage Cases, *Daily Business Review*, February 9, 2022
- Co-author, Examining Event Cancellation Coverage As COVID Lingers, *Law360*, February 9, 2022
- Co-author, Cyberattacks Lead to Increased Scrutiny: How Can Companies Stay Ahead of the Curve?, *Daily Business Review*, January 17, 2022
- Co-author, Insurance Tips For Mitigating DOJ Cyber Initiative Risks, *Law360*, November 19, 2021
- Co-author, How Cyber, D&O Insurance Can Mitigate Risk to C-Suite and Board Following a Cyber Attack, *Corporate Counsel*, September 3, 2021
- Co-author, Liability Claims 101: A New Insurance Lawyer's Guide to Handling a Liability Insurance Claim, *American Bar Association*, March 4, 2021
- Co-author, OFAC Cyber Ransom Guidance Has Insurance Implications, *Law360*, November 16, 2020
- Co-author, Key Insurance Considerations in a Record Hurricane Season, *Risk Management*, September 25, 2020
- Co-author, Hurricane insurance claims: key causation and coverage issues, *WestLaw Insurance*, September 22, 2020
- Co-author, Riot-Related Damage, Income Losses Covered Under Most Business Owners' Policies, *Daily Business Review*, June 30, 2020
- Co-author, A Young Lawyer's Guide to Navigating Discovery in Coverage and Bad Faith Disputes, *ABA Section of Litigation*, May 19, 2020
- Co-author, Energy industry: Is Your Insurance Sufficient to Handle a Major Cyber Event?, *Electric Light & Power*, September 11, 2019
- Co-author, Delaware Court Weighs In on the CID Coverage Debate, July 30, 2019
- Co-author, Lessons Learned from the Storms of 2017, *ABA's Insurance Coverage*, Vol. 28, Issue 3, October 31, 2018
- Co-author, Guest Post: Court Requires Insurers to Advance Insureds' Defense Costs, *The D&O Diary*, February 15, 2018
- Co-author, Your Liability Insurer May Be Obligated to Provide a Defense in the Chapter 558 Process, *Daily Business Review*, January 18, 2018
- Co-author, The Privilege of Cooperation: What Insurers and Insureds Need to Know About Preserving the Privilege, *FC&S Legal*, October 5, 2017

- Co-author, The First 60 Days Post-Irma Are Critical to Your Insurance Recovery, *Daily Business Review*, September 12, 2017
- Co-author, The Arrival of Hurricane—and College Football—Season Underscores the Importance of Having Event-Cancellation Insurance in Place, September 8, 2017
- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *Daily Business Review*, September 6, 2017
- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *The American Lawyer*, September 6, 2017
- Co-author, 3 issues with insurance for 3D printing, sharing economy, emerging industries, *PropertyCasualty360*, August 23, 2017
- Co-author, 3 Issues with Insurance for 3D Printing, Sharing Economy and Other Emerging Industries, *Legaltechnews*, August 21, 2017
- Co-author, Ensuring Adequate Coverage for 3D Printing, Sharing Economy and Other Emerging Industries, August 18, 2017
- Co-author, Examining the Restatement of the Law, Liability Insurance, *Risk Management Magazine*, July 10, 2017
- Co-author, Fear of the Unknown Cause of Contamination, *Food Safety Magazine*, July 6, 2017
- Co-author, Ensuring Your Business Has Adequate Insurance Coverage Before A Hurricane Strikes, June 2017
- Co-author, Ensuring Equity in Private Equity Insurance Coverage: The Top 5 Coverage Issues Private Equity Investors Should Consider, *Bloomberg BNA Mergers & Acquisitions Law Report*, May 29, 2017
- Co-author, Ensuring Equity in Private Equity Insurance Coverage: The Top 5 Coverage Issues Private Equity Investors Should Consider, *Bloomberg BNA Securities Regulation & Law Report*, May 22, 2017
- Co-author, A Cyber Coverage Warning for Hospitality Insureds, April 2017
- Co-author, The Disparagement Dilemma: Insurance Coverage for the Defense and Indemnity of Product Disparagement Claims, *Corporate Counsel*, March 27, 2017
- Author, Protecting Business Income When Disaster Strikes, December 2016
- Co-author, With Zika in South Florida, Questions Remain About How Insurance Can Help, *Daily Business Review*, December 15, 2016
- Co-author, The Cyber Threat: Is Your Business Adequately Covered for a Cyber Event?, December 2016
- Co-author, After Matthew, The Insurance Storm Begins, *Daily Business Review*, October 11, 2016
- Co-author, Florida Supreme Court: When It Comes To UM Damages Verdicts And Bad Faith, “What Is Good For The Goose Is Good For The Gander,” *FC&S Legal*, April 17, 2016
- Author, Florida Court Finds Fact Issues as to Insurer’s Liability for Excess Judgment, *American Bar Association Section of Litigation: Insurance Coverage Case Notes*, June 12, 2013

- Co-author, Damages Available for Insurance Bad Faith Claims in South Carolina and North Carolina, North Carolina Bar Association Foundation CLE, April 11, 2013
- Co-author, E-Discovery's Threat to Civil Litigation, 63 *Rutgers L. Rev.* 521, Winter 2011

### Blog Posts

- Co-author, Record-Breaking Temperatures, Record-Breaking Claims: The Importance of Risk Mitigation to Reduce Severe Weather Costs, *Hunton Insurance Recovery Blog*, August 28, 2023
- Co-author, Maui Losses Put Wildfire Insurance Risks in Spotlight, *Hunton Insurance Recovery Blog*, August 22, 2023
- Co-author, Reducing Risks from Cyber Incidents with Cyber and D&O Insurance, *Hunton Insurance Recovery Blog*, August 3, 2023
- Co-author, SEC Publishes New Rules Requiring Disclosure of Cyber Incidents, *Hunton Insurance Recovery Blog*, July 31, 2023
- Co-author, Supreme Court of New Jersey to Hear Merck Cyberattack Case, *Hunton Insurance Recovery Blog*, July 28, 2023
- Co-author, Drugmaker Wins (Again) in False Claims Act Coverage Dispute Over DOJ Settlement, *Hunton Insurance Recovery Blog*, May 19, 2023
- Co-author, Merck Wins Again in Cyber Coverage Battle, *Hunton Insurance Recovery Blog*, May 17, 2023
- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Hunton Insurance Recovery Blog*, April 17, 2023
- Co-author, Kardashian Coverage Conundrums, *Hunton Insurance Recovery Blog*, October 14, 2022
- Author, Hurricane Warning: Florida and Southeastern US Companies—It is Time to Activate Your Hurricane Preparedness Plan and Review Key Insurance Deadlines, *Hunton Insurance Recovery Blog*, September 27, 2022
- Co-author, Is Your Business Ready For A Hurricane?, *Hunton Insurance Recovery Blog*, August 24, 2022
- Co-author, Judgment Means Judgment: The Eleventh Circuit Reestablishes that a Consensual Excess Settlement Can be Used to Satisfy Causation Prong of Bad Faith, *Hunton Insurance Recovery Blog*, April 14, 2022
- Author, Hunton Andrews Kurth Promotes Insurance Recovery Lawyer Geoffrey Fehling to Partner, *Hunton Insurance Recovery Blog*, April 4, 2022
- Co-author, Florida Appellate Courts Holds Underwriting Manuals are Discoverable in Breach of Contract Case, *Hunton Insurance Recovery Blog*, February 2, 2022
- Co-author, From Adele to the NFL, Large-Scale Event Disruptions Show the Need for Policyholders to Have a Strategy to Recover in the Event of a Loss, *Hunton Insurance Recovery Blog*, January 28, 2022
- Co-author, Hunton Andrews Kurth Attorneys Weigh In On How To Minimize Cyberattack Risks With Insurance, *Hunton Insurance Recovery Blog*, January 19, 2022

- Co-author, As Ransomware Proliferates, Insurance Can Help, *Hunton Insurance Recovery Blog*, January 5, 2022
- Co-author, Lorelie S. Masters Nominated for Best in Insurance & Reinsurance for the Women in Business Law Awards 2021, *Hunton Insurance Recovery Blog*, October 12, 2021
- Co-author, Before and After the Storm: Know Your Insurance Rights, Coverages and Obligations, *Hunton Insurance Recovery Blog*, September 10, 2021
- Co-author, Hunton Andrews Kurth Insurance Attorney, Latosha M. Ellis, Honored by Business Insurance Magazine, *Hunton Insurance Recovery Blog*, April 29, 2021
- Co-author, New York Regulators Call on Insurers to Strengthen the Cyber Underwriting Process, *Hunton Insurance Recovery Blog*, February 23, 2021
- Co-author, Engineering Coverage for Social Engineering Schemes in Light of New Jersey Federal Court Opinion Finding No Errors and Omissions Coverage for Email Scam, *Hunton Insurance Recovery Blog*, November 30, 2020
- Co-author, COVID-19 Event-Driven Litigation Continues to Sail, *Hunton Insurance Recovery Blog*, November 18, 2020
- Co-author, While OFAC Cautions Cyber Insurers About Facilitating Ransomware Payments, Policyholders Should Ensure They're Covered, *Hunton Insurance Recovery Blog*, November 3, 2020
- Co-author, Hunton Insurance Coverage Group Attorney, Latosha M. Ellis, Listed in 2020 Class of "Up & Coming Lawyers" by Virginia Lawyers Weekly, *Hunton Insurance Recovery Blog*, September 14, 2020
- Co-author, As Laura Wreaks Havoc Along The Gulf, Is Your Insurance Ready to Respond?, *Hunton Insurance Recovery Blog*, August 26, 2020
- Co-author, It's a COVID-19 Pandemic; It's Everywhere—New Cal. Bill to Make Insurers Prove Otherwise, *Hunton Insurance Recovery Blog*, July 14, 2020
- Co-author, Riot-Related Damage and Income Losses are Covered under Most Business Owners' Policies, *Hunton Insurance Recovery Blog*, June 16, 2020
- Co-author, Hunton Insurance Lawyers Discuss Cyber Risks to the Energy Grid in Electric Light & Power, *The Nickel Report — Energy and Environmental Law*, September 27, 2019
- Co-author, Hunton Insurance Lawyers Discuss Cyber Risks to the Energy Grid in Electric Light & Power, *Hunton Insurance Recovery Blog*, September 19, 2019
- Co-author, Dorian's Wrath: How Event Cancellation Insurance Helps Businesses Recoup Losses from Severe Weather, *Hunton Insurance Recovery Blog*, September 16, 2019
- Co-author, It's Not Rocket Science: Ninth Circuit Rejects Insurer's Attempt to Invoke War Exclusion for Hamas Rocket Attack, *Hunton Insurance Recovery Blog*, July 17, 2019
- Co-author, Florida's Citizens Property Insurance May Be Immune From Bad Faith, But Is Not Immune From Consequential Damages, *Hunton Insurance Recovery Blog*, June 7, 2019
- Co-author, As Florence Eyes East Coast, Are You Looking At Your Insurance?, *Hunton Insurance Recovery Blog*, September 11, 2018



- Co-author, New York Cybersecurity Deadline Highlights Importance of a Comprehensive Insurance Coverage for Cyber Risks, *Hunton Insurance Recovery Blog*, February 15, 2018
- Author, For Florida Construction Industry Insureds, a Chapter 558 Notice May Trigger CGL Insurer's Duty to Defend, *Hunton Insurance Recovery Blog*, December 21, 2017
- Author, Hunton Practice Group Head, Walter Andrews, Discusses Implications of Florida Supreme Court's Recent Opinion on Coverage for Chapter 558 Notices, *Hunton Insurance Recovery Blog*, December 21, 2017
- Author, Hunton Insurance Lawyers Advise the Oil and Gas Industry on How Insurance Mitigates Cyber-Related Risk, *Hunton Insurance Recovery Blog*, December 19, 2017
- Author, Florida Office Of Insurance Regulation Enters Emergency Order Regarding Hurricane Irma Claims, *Hunton Insurance Recovery Blog*, September 18, 2017
- Co-author, Update: College Football Games Cancelled Due to Hurricanes Re-Emphasize Importance of Event-Cancellation Insurance, *Hunton Insurance Recovery Blog*, September 12, 2017
- Co-author, The First Seven Days: Resources For Policyholders In The Aftermath Of Hurricane Harvey, *Hunton Insurance Recovery Blog*, September 1, 2017
- Co-author, Preparing For Hurricane Harvey: Insurance May Help Weather The Storm, *Hunton Insurance Recovery Blog*, August 27, 2017
- Author, Hunton Insurance Lawyers Analyze How Second Circuit's Recent Opinion Regarding Employer's Liability Exclusion Impacts Hospitality Industry Insureds, *Hunton Insurance Recovery Blog*, August 23, 2017
- Co-author, The Restatement of the Law, Liability Insurance and Impact on Retail Insureds, *Hunton Retail Law Resource Blog*, August 10, 2017
- Author, Examining the Restatement of the Law, Liability Insurance, *Hunton Insurance Recovery Blog*, July 17, 2017
- Author, Fear of the Unknown [Cause of Contamination]: Whether an Unknown Cause of Loss Constitutes an "Occurrence", *Hunton Insurance Recovery Blog*, July 11, 2017
- Author, New York Trial Court's TKO Of Bear Stearns' Insurers After Lengthy Coverage War, *Hunton Insurance Recovery Blog*, May 1, 2017
- Author, Insurance Coverage for Frozen Food Recall Tops Off Hunton's "Recall Roundup" for February, *Hunton Insurance Recovery Blog*, March 10, 2017
- Co-author, Keeping Your Business Afloat After the Flood, *Hunton Insurance Recovery Blog*, February 23, 2017
- Author, Hunton Lawyers Discuss 2016's Key Legal Developments In The Retail Industry, *Hunton Insurance Recovery Blog*, January 25, 2017
- Author, Contractor Gets Boost From Amici Filings In Florida Suit Over Duty To Defend, *Hunton Insurance Recovery Blog*, October 27, 2016
- Author, A Defect in CGL Policy Language: Eleventh Circuit Certifies Whether a Florida Ch. 558 Notice and Repair Process Is a "Suit" that Triggers a Defense, *Hunton Insurance Recovery Blog*, August 15, 2016



- Author, State Farm's Dirty Little Secret Part 2: Florida Circuit Court Releases Written Opinion on Residential Lines Reports Constituting Trade Secrets, *Hunton Insurance Recovery Blog*, May 19, 2016
- Author, State Farm's Dirty Little Secret: Residential Lines Reports Constitute "Trade Secrets", *Hunton Insurance Recovery Blog*, April 8, 2016
- Author, Florida Supreme Court: When it Comes to UM Damages Verdicts and Bad Faith, "What is Good for the Goose is Good for the Gander", *Hunton Insurance Recovery Blog*, February 29, 2016
- Author, Under Separate Cover: Florida's Third DCA Finds Coverage for Additional Insureds Under Policy's Separation of Insureds Provision, *Hunton Insurance Recovery Blog*, February 19, 2016
- Author, No Consent? No Problem: Florida Appellate Court Upholds Post-Loss Assignment of Policy Benefits, *Hunton Insurance Recovery Blog*, February 9, 2016
- Author, New Intermediate Approach Advanced by Restatement Reporters on Duty to Defend, *Hunton Insurance Recovery Blog*, December 30, 2015
- Author, New Restatement May Alter the Consequences for Breaching the Duty to Defend, *Hunton Insurance Recovery Blog*, December 15, 2015



## Jae Lynn Huckaba

### Associate

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Miami

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Languages: Spanish

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#### SERVICES

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##### Practices

Insurance Coverage

Litigation

Reinsurance

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#### EDUCATION

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MA, Latin America Studies,  
University of Miami College  
of Arts and Sciences, 2022

JD, University of Miami  
School of Law, magna cum  
laude, Student Notes and  
Comments Editor,  
*University of Miami Law  
Review*, 2021

BA, English and Spanish,  
University of the Ozarks,  
summa cum laude, 2018

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#### BAR ADMISSIONS

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Florida

Jae Lynn focuses her practice on advising policyholders in cross-border insurance coverage disputes and representations and warranties matters.

In addition to providing policyholders with advice in complex insurance disputes, Jae Lynn also counsels clients on insurance coverage for cybersecurity and ransomware attacks, duty to defend and bad faith claims, and COVID-19 insurance litigation.

Jae Lynn also represents pro bono clients in immigration and veterans benefits matters. She advises asylum applicants in individual hearings and asylees seeking adjustment of status. Her veterans benefits practice focuses on appeals of Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) claims.

During law school, Jae Lynn served as a judicial intern for the Honorable Robert T. Watson of the Eleventh Judicial Circuit of Florida and as a legal intern for the University of Miami School of Law Immigration Clinic.

#### Relevant Experience

- Advised clients in cross-border dispute involving insurance coverage for airplanes detained outside of the United States as a result of war-time laws.
- Obtained summary judgment for policyholder in coverage action to seek reimbursement of defense costs incurred after insurer wrongfully denied its duty to defend the policyholder against a class action seeking to enjoin and obtain damages for the policyholder's long-standing cane burning practice.
- Advises private equity companies on the sufficiency of coverage for entities involved in mergers and acquisitions, including due diligence for representations and warranties insurers.
- Represents clients in matters involving coverage for errors and omission claims, including litigation involving realty companies and brokerage firms.
- Counsels clients in matters seeking reimbursement for breach response costs resulting from ransomware attacks and data breaches.
- Represents financial institutions in recovering amounts for settlement of claims alleging erroneous redemption of subordinated notes.

### **Memberships**

- Board Member, Miami-Dade Bar Young Lawyers Section
- LGBTQ+ Bar

### **Publications**

- Co-author, Ensuring Insurability of Management Liability Claims, *The Banking Law Journal*, September 2023
- Co-author, Mass. Dispute Highlights R&W Insurance Considerations, *Law360*, August 17, 2023
- Author, Florida's Market-Based Property Reforms and Revocation of One-Way Attorney Fees: Implications for Florida Policyholders, *University of Miami Law Review*, June 5, 2023
- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Coverage Law Center*, April 25, 2023

### **Blog Posts**

- Co-author, The Heated Debate Over the California Department of Insurance's Heat Community Policy and Parametric Underwriting, *Hunton Insurance Recovery Blog*, July 28, 2023
- Co-author, Florida Enacts Sweeping Tort Reform Legislation, Raising Barriers to Insurance Coverage Claims, *Hunton Insurance Recovery Blog*, April 17, 2023
- Co-author, Ohio Supreme Court Launches COVID-19 Holdings into Cyberspace; Denies Coverage for Physical Loss or Damage to Computer Software, *Hunton Insurance Recovery Blog*, January 4, 2023
- Co-author, Policy Renewals: Has Your Insurer Been Naughty or Nice?, *Hunton Insurance Recovery Blog*, December 8, 2022
- Co-author, Kardashian Coverage Conundrums, *Hunton Insurance Recovery Blog*, October 14, 2022



## Adriana A. Perez

### Associate

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#### SERVICES

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##### Practices

Insurance Coverage

Litigation

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#### EDUCATION

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JD, Vanderbilt Law School,  
Dean's Scholar, 2017

BA, Political Science,  
University of Florida, *cum  
laude*, 2014

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#### BAR ADMISSIONS

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Florida

Adriana's practice focuses on advising policyholders in insurance coverage and reinsurance matters, and other business litigation.

Adriana has represented clients in federal and state courts in insurance coverage, reinsurance, and other complex insurance litigation matters. Additionally, Adriana counsels policyholders regarding insurance claim evaluation and strategy, cyber risks, and recovery of insurance proceeds under third parties' insurance policies.

#### Relevant Experience

- Represented cedent in eight-day jury trial involving facultative reinsurance and disputes over allocation, primary policy limits, and umbrella policy coverage for defense costs.
- Advised clients on COVID-19 insurance claims for business interruption, contingent business income (CBI), extra expense, civil authority, ingress/egress, D&O, and general liability coverages.
- Represents clients in connection with disputes involving general liability, errors and omissions/professional liability, and directors' and officers' liability policies.
- Represents clients in obtaining coverage for various cyber incidents, including ransomware claims.
- Represents clients in multi-million dollar reinsurance disputes in litigation involving follow the fortunes and follow the settlement doctrines and allocation disputes.
- Counsels clients in reinsurance recovery efforts under facultative and treaty business.
- Represents clients in matters involving coverage for professional liability claims, including in litigation involving broker negligence.
- Advises clients in connection with bad faith and extra-contractual claims related to insurance and reinsurance claims.
- Represents clients in various business matters, including negligent misrepresentations claims and contractual disputes.

### **Memberships**

- Member, American Bar Association
- Member, Cuban American Bar Association
- Member, National Association of Women Lawyers

### **Clerkships**

- US Attorney's Office, Middle District of Tennessee

### **Awards & Recognition**

- Named to the Rising List, National Association of Women Lawyers, 2023

### **Events**

- Speaker, The New Risk Professional Handbook: Coverage Gaps and Other Traps to Look Out for in Your First Renewal, RIMS 2022 RISKWORLD Annual Conference, San Francisco, CA, April 11, 2022

### **Publications**

- Co-author, Navigating High Court's Options In Insurer Choice Of Law, *Law360*, April 4, 2023
- Co-author, Risk Management in the Metaverse, *Insurance Journal*, February 6, 2023
- Co-author, Insurance Coverage for Digital Assets: Mitigating Losses in Cryptocurrency and Non-Fungible Token Markets, *Journal of Emerging Issues in Litigation*, Fall 2022
- Co-author, Decision: Underwriting Discovery Is Not Categorically Prohibited in Insurance Coverage Cases, *Daily Business Review*, February 9, 2022
- Co-author, Representation and Warranty Insurance and the Collateral Source Rule, *Insurance Coverage Law Center*, November 2, 2021
- 2020 Retail Industry Year in Review, February 2021
- Co-author, A Young Lawyer's Guide to Navigating Discovery in Coverage and Bad Faith Disputes, *ABA Section of Litigation*, May 19, 2020
- 2019 Retail Industry Year in Review, January 2020
- Co-author, When communications with public relations firms are privileged, *Westlaw Journal*, September 26, 2019

### **Blog Posts**

- Co-author, Insurer Can't Dismiss Church's Claim for Declaratory Relief, *Hunton Insurance Recovery Blog*, August 23, 2023
- Co-author, Supreme Court of New Jersey to Hear Merck Cyberattack Case, *Hunton Insurance Recovery Blog*, July 28, 2023
- Co-author, Merck Wins Again in Cyber Coverage Battle, *Hunton Insurance Recovery Blog*, May 17, 2023
- Co-author, Supreme Court Takes on Insurance Dispute, *Hunton Insurance Recovery Blog*, March 13, 2023

- Co-author, Digital Asset Insurance Coverage Series, Part 7: Insurance for NFTs, *Hunton Insurance Recovery Blog*, October 25, 2022
- Co-author, Digital Asset Insurance Coverage Series, Part 6: Brokers And Cryptocurrency Insurance, *Hunton Insurance Recovery Blog*, October 18, 2022
- Co-author, Digital Asset Insurance Coverage Series, Part 5: How Companies And Consumers With Cryptocurrency Risk Approach Insurance, *Hunton Insurance Recovery Blog*, October 11, 2022
- Co-author, Digital Asset Insurance Coverage Series, Part 4: History Of Insurance Coverage Specifically Designed For Cryptocurrency, *Hunton Insurance Recovery Blog*, October 4, 2022
- Co-author, Digital Asset Insurance Coverage Series, Part 3: How Traditional Insurance Products Can Help Protect Policyholders From Loss And Liability Related To Digital Assets, *Hunton Insurance Recovery Blog*, September 27, 2022
- Co-author, Digital Asset Insurance Coverage Series, Part 2: Who Can Incur Losses Associated With Digital Assets And What Are The Potential Risks Of Loss And Liability Related To Digital Assets?, *Hunton Insurance Recovery Blog*, September 20, 2022
- Co-author, Hunton Insurance Group Advises Policyholders on Issues That Arise With Insurance Coverage for Digital Assets, Specifically Cryptocurrency and NFTs — A Seven-Part Series , *Hunton Insurance Recovery Blog*, September 13, 2022
- Co-author, COVID-19 Losses and Number of Occurrences, *Hunton Insurance Recovery Blog*, July 18, 2022
- Co-author, Florida Appellate Courts Holds Underwriting Manuals are Discoverable in Breach of Contract Case, *Hunton Insurance Recovery Blog*, February 2, 2022
- Co-author, Policyholder Prevails (Again) in Delaware D&O Retention Dispute, *Hunton Insurance Recovery Blog*, December 10, 2021
- Co-author, Lorelie S. Masters Nominated for Best in Insurance & Reinsurance for the Women in Business Law Awards 2021, *Hunton Insurance Recovery Blog*, October 12, 2021
- Co-author, Delaware Court Upholds Policyholder's Choice of Forum, Denies Insurers' "First-Filed" Argument Following Race to the Courthouse, *Hunton Insurance Recovery Blog*, August 24, 2021
- Co-author, First Circuit Rules Excess Insurer Must Provide Coverage for Fuel Spill, *Hunton Insurance Recovery Blog*, January 7, 2021
- Co-author, Maryland Court Finds Coverage For Lost Data And Slow Computers After Ransomware Attack, *Hunton Insurance Recovery Blog*, January 27, 2020
- Co-author, Insurer on the Hook for Loss Resulting From Phishing Scheme, *Hunton Insurance Recovery Blog*, December 12, 2019
- Co-author, Vendor Service Agreement Extends Coverage to Live Nation for Event Liabilities, *Hunton Insurance Recovery Blog*, November 15, 2019
- Co-author, Insurance Win for Wage and Hour Defense Highlights Need to Scrutinize EPLI Coverage Denials, *Hunton Employment & Labor Perspectives*, September 25, 2019

- Co-author, Wage and Hour Exclusion Must Be Construed Narrowly, *Hunton Insurance Recovery Blog*, September 6, 2019
- Co-author, Bad Faith Insurance Quote Defeats Summary Judgment, *Hunton Insurance Recovery Blog*, August 16, 2019
- Co-author, Agreement By Parent Company Does Not Extinguish Rights Of Former Subsidiary, *Hunton Insurance Recovery Blog*, July 18, 2019
- Co-author, Claims for Negligence? Duty to Defend Triggered, *Hunton Insurance Recovery Blog*, June 19, 2019



# Radoslaw Boczkaj-Gonzalez

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## EDUCATION

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BA, International Relations,  
Syracuse University, cum  
laude, 1996

MA, International Affairs,  
American University, 2004

# Vivian Chapunoff

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## SERVICES

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### Practices

Insurance

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## EDUCATION

BS, Florida International  
University, 2000

Vivian’s practice focuses on insurance and general and complex civil litigation.

### Relevant Experience

- Manage process of cases from inception through close, including administration of discovery and ESI; hearing, deposition, and trial preparation.



## Kelly L. Faglioni

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### SERVICES

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#### Industries

Retail

Consumer Products

#### Practices

Appeals

Energy Litigation

Mergers and Acquisitions  
Litigation

Litigation

Crisis Management

Retail and Consumer  
Products Litigation

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### EDUCATION

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JD, Washington and Lee  
University School of Law,  
summa cum laude, Order  
of the Coif; Editor in Chief,  
*Law Review*, University  
Service Award, 1992

BA, English and Political  
Science (minor in  
Education), Bucknell  
University, cum laude, Phi  
Beta Kappa, Omicron Delta  
Kappa, 1989

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### BAR ADMISSIONS

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Virginia

Kelly practices as a commercial and regulatory litigator on products liability and post M&A disputes and issues and serves as one of the firm's Deputy General Counsel focusing on law firm ethics, conflicts, and risk management issues.

Kelly's litigation experience spans both commercial and regulatory litigation before state and federal trial and appellate courts, regulatory agencies, and alternative dispute resolution forums. A significant amount of her litigation practice has focused on product issues that have included compliance, recall, investigations, retail sale, warranty, and products liability. She also has experience litigating professional malpractice, business torts, and post-M&A, contract, corporate governance, and partnership disputes. Her regulatory litigation practice has involved the nuclear and telecommunications industries. Kelly clerked for the Hon. A. Christian Compton, Justice of the Supreme Court of Virginia in 1992-93.

As a Deputy General Counsel for the firm, Kelly has substantial experience with law firm ethics, conflicts, compliance, and risk management, including defense of malpractice and third party claims. She is involved in training and formulating firm policies and procedures aimed at addressing a variety of risks, including risk associated with conflict issues and anti-money laundering/counter-terrorist (AML) and Foreign Agent Registration Act (FARA) requirements. As an outgrowth of this experience, Kelly has become involved in representing other law firms, lawyers, or corporate law departments in ethics and malpractice issues. She regularly advises on conflicts and other ethics issues and compliance with professional rules and guides the firm's Business Intake and Conflicts section.

### Relevant Experience

#### Products Experience

- Managed and consulted on recall or potential recall issues, including interaction with the responsible agency, such as CPSC, FDA, FTC, ATF, or state attorneys general.
- Consulted on numerous product and regulatory compliance and risk issues for consumer products manufacturers and suppliers.

- Consulted on or drafted and revised language related to warranty, indemnification, damages, and dispute resolution issues.
- Conducted orientation and training on product-related compliance and risk issues.
- Defended gas utility in multi-plaintiff personal injury actions arising from carbon monoxide exposure.
- Consulted on response to personal injury claims, including investigation steps, litigation hold, and insurance notification issues.
- Defended products liability claims in state and federal courts.
- Prevailed on summary judgment using sophisticated user defense in toxic tort/products liability action; upheld on appeal to Fourth Circuit.
- Consulted on sweepstakes, with focus on regulatory compliance, drafting of liability release, and anticipation and prevention of claims.

**Law firm and corporate law department ethics, conflicts, and risk management**

- Consulted with private equity firm to structure engagements and deal terms to address issues related to conflicts, confidentiality, file ownership, and privilege.
- Assisted in preparing responses to investigations arising from bar complaints.
- Advised on agreements for legal services from corporate law department to company affiliates.
- Advised, drafted, and assisted in compliance with law firm policies to address ethics, conflicts, and other law firm risk issues.
- Consulted on conflict and disqualification issues.
- Prepared and conducted training on ethics and risk issues for law firms and corporate law departments.
- Defended third-party (non-client) claims against law firm client (tortious interference with contract, conspiracy, aiding and abetting).
- Advised on ethics and partnership issues related to lateral partner moves.
- Advised on ethics associated with contingency fee agreements.
- Obtained dismissal of malpractice claim against attorney and law firm in Virginia Circuit Court.
- Represented former in-house counsel of company under government fraud investigation.

**Post-deal related and other regulatory and commercial disputes**

- Arbitrated post-deal indemnification disputes.
- Prevailed on summary judgment using statute of limitations defense in commercial securities fraud action.
- Mediated and settled various groundwater contamination cases involving both property damage and personal injury issues.
- Prevailed in jury trial on negligent hiring/respondent superior claim.
- Conducted internal corporate investigations for both public and non-profit companies.

- Litigated and consulted on various wholesale and retail telecommunications disputes involving both wireless and wireline carriers.
- Litigated numerous interconnection agreements between telecommunications companies before the Federal Communications Commission and various state regulatory commissions, including appeal to federal district court.
- Litigated implementation of Telecommunications Act of 1996 before various state commissions on behalf of local telephone service provider, focusing on universal service issues.
- Prepared appeal of Virginia state administrative agency decision to circuit court leading to negotiated resolution of dispute.
- Obtained partial demurrer in corporate governance dispute leading to settlement of remaining minority shareholder claims for rescission.
- Mediated and settled purchase price adjustment dispute arising from \$300+ million stock sale agreement.
- Negotiated resolution of Virginia Securities Act claims with Virginia State Corporation Commission.
- Defended private equity firm in dispute with withdrawing partner under Virginia Uniform Partnership Act.
- Represented federal agency pursuing construction license for nuclear waste repository, including management of multi-million document production on searchable public website.
- Represented clients in partnership dissolution and winding up.

### **Memberships**

- American Bar Association, 2008-Present
- Member, CLE Committee for Center of Professional Responsibility for the ABA, 2011–2012
- Fellow, National Institute for Teaching Ethics and Professionalism, November 2011
- Adjunct Professor, Washington and Lee School of Law (Third year Practicum: The Full Life of an M&A Transaction, Fall 2010–Fall 2017)
- Lecturer, Professional Responsibility, University of Virginia (Spring 2020, 2021, 2022)

### **Clerkships**

- Supreme Court of Virginia

### **Events**

- Presenter, The (d)Evolution of Ethics and Apocalyptic Visions, February 28, 2023
- Presenter, The (d)Evolution of Ethics and Apocalyptic Visions, October 27, 2022
- Presenter, “Ethics Unmasked”, October 26, 2021
- Presenter, “Ethics 20/20 Hindsight”, November 19, 2020
- Presenter, Ethics “Picks and Pans”, October 29, 2019

- Speaker, Superhuman Ethics: The Ethics of Industry and Issue Lawyering, October 30, 2018
- Presenter, Principles and Guidelines in Providing Legal Services to Corporate Family, Virginia Bar Association Summer Meeting, July 21, 2017
- Presenter, The “Jason Bourne” of Ethics Issues: “Who Is My Client?,” Richmond Bar Association, Business Law Section, March 15, 2017
- Are You More Ethical Than A 4th Grader?, October 18, 2016
- Ethics Jeopardy CLE Program, October 28, 2015
- Presenter, Moovin’ and Groovin’: Ethical Issues Associated with Lawyer and Client Moves, October 16, 2014
- Panel member/speaker, “Building a Successful Corporate Ethics and Risk Management Program,” ABA Webinar, June 24, 2014
- Speaker and Author, CLE Presentation to ExxonMobil, “Hiding in Plain View: How to Avoid Being Scalded by Standard Boilerplate”, June 10, 2014 (Fairfax) and June 19, 2014 (Houston)
- Speaker, “Legal Ethics for Litigators,” Hunton & Williams, February 29, 2014 and December 18, 2013
- Speaker and Author, “Monster Ethics,” WMACCA Richmond, October 23, 2013
- Panel Member/Speaker, “Building a Successful Corporate Ethics and Risk Management Program, Annual ABA Meeting (San Francisco), August 9, 2013
- Speaker and Author, Commercial Contracts from the Litigator’s Perspective, Part 2, August 1, 2013
- Speaker and Author, Commercial Contracts from the Litigator’s Perspective , Part 1, June 13, 2013
- Speaker, “Institutional Risk Management: Firm-wide Professional Liability Risks and Systems to Manage Them,” as part of “Managing the 21st Century Law Firm; Is It Time to Upgrade Your Tool Box?” Joint Law Firm Management Conference sponsored by the International Association of Defense Counsel and the FDCC, May 8-10, 2013
- Speaker and Author, “You Are Your PI’s Keeper: Ethical Issues Associated with use of a Private Investigator,” presented live via webcast through Lorman Education Services, January 31, 2013
- Speaker, Envisioning the Lawyer as a Professional: Where the Rules Intersect the Vision, October 30, 2012
- Speaker (Panel), Ethical and Other Business Considerations in Business Divorces, Richmond Bar Association, January 11, 2012
- Speaker, Not so Happily Ever After: Commercial Contracts from Litigator’s Perspective, October 17, 2011
- Speaker, Perspectives from the In-House & Outhouse and Underlying Ethics Issues, WMACCA, July 2011
- Speaker (Panel), Top 5 Ethics Issues, ABA Spring 2011 National Legal Malpractice Conference
- Speaker (Panel), Conflicts Panel, Aon Large Law Firm Symposium, Chicago, Fall 2010

- Speaker, Perspectives from the In-House & Outhouse and Underlying Ethics Issues, October 28, 2010
- Speaker, Annual ethics CLE seminar (and author), Corporate Counsel Under the Microscope, September 17, 2009, October 8, 2009, May 12, 2010, June 24, 2010, July 7, 2010, September 14, 2010, September 16, 2010
- Speaker, AIPLA 2008 Spring Meeting, "Ethical Issues Associated with Use of Private Investigator", March 15, 2008

### **Publications**

- 2020 Retail Industry Year in Review, February 2021
- Co-author, Recall Roundup: October, *National Law Review*, November 13, 2020
- Author, Navigating Product Liability's Complex Regulatory Landscape, *Risk Management*, March 1, 2016
- Author, Law Firm Compliance: An Apologia From the Experts, *Corporate Counsel*, August 8, 2013
- Co-author, Jail Time as a Result of Joint CPSC-Customs Enforcement, *Law360*, June 26, 2013
- Author, The Sophisticated User Defense Is Alive and Well in Virginia, IX, *The Journal of Civil Litigation*, No. 4 at 309 (Virginia Association of Defense Attorneys), January 1, 1998

### **Blog Posts**

- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 12, 2022
- Co-author, 2021 Recall Roundup Recap, *Hunton Retail Law Resource Blog*, February 7, 2022
- Co-author, Recall Roundup: September, *Hunton Retail Law Resource Blog*, October 14, 2021
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 9, 2021
- Co-author, Recall Roundup: July, *Hunton Retail Law Resource Blog*, August 12, 2021
- Co-author, Recall Roundup: June, *Hunton Retail Law Resource Blog*, July 16, 2021
- Co-author, Recall Roundup: May, *Hunton Retail Law Resource Blog*, June 9, 2021
- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 10, 2021
- Co-author, Recall Roundup: March, *Hunton Retail Law Resource Blog*, April 13, 2021
- Co-author, Recall Roundup: February, *Hunton Retail Law Resource Blog*, March 11, 2021
- Co-author, Recall Roundup: January, *Hunton Retail Law Resource Blog*, February 11, 2021



- Co-author, Recall Roundup: December, *Hunton Retail Law Resource Blog*, January 14, 2021
- Co-author, Recall Roundup: November, *Hunton Retail Law Resource Blog*, December 22, 2020
- Co-author, Recall Roundup: October, *Hunton Retail Law Resource Blog*, November 13, 2020
- Co-author, Recall Roundup: September, *Hunton Retail Law Resource Blog*, October 8, 2020
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 9, 2020
- Co-author, Recall Roundup: July, *Hunton Retail Law Resource Blog*, August 5, 2020
- Co-author, Recall Roundup: June, *Hunton Retail Law Resource Blog*, July 8, 2020
- Co-author, Recall Roundup: May, *Hunton Retail Law Resource Blog*, June 11, 2020
- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 14, 2020
- Co-author, Recall Roundup: March 2020, *Hunton Retail Law Resource Blog*, April 9, 2020
- Co-author, Recall Roundup: February 2020, *Hunton Retail Law Resource Blog*, March 13, 2020
- Co-author, Recall Roundup: January, *Hunton Retail Law Resource Blog*, February 19, 2020
- Co-author, Recall Roundup: December, *Hunton Retail Law Resource Blog*, January 10, 2020
- Co-author, Recall Roundup: November, *Hunton Retail Law Resource Blog*, December 13, 2019
- Co-author, Recall Roundup: October, *Hunton Retail Law Resource Blog*, November 13, 2019
- Co-author, Recall Roundup: September, *Hunton Retail Law Resource Blog*, October 14, 2019
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 12, 2019
- Co-author, Recall Roundup: July, *Hunton Retail Law Resource Blog*, August 14, 2019
- Co-author, Recall Roundup: June, *Hunton Retail Law Resource Blog*, July 11, 2019
- Co-author, Recall Roundup: May, *Hunton Retail Law Resource Blog*, June 7, 2019
- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 17, 2019
- Co-author, Recall Roundup: March, *Hunton Retail Law Resource Blog*, April 16, 2019

- Co-author, Recall Roundup: February, *Hunton Retail Law Resource Blog*, March 6, 2019
- Co-author, Recall Roundup: January, *Hunton Retail Law Resource Blog*, February 6, 2019
- Co-author, Recall Roundup: December, *Hunton Retail Law Resource Blog*, January 10, 2019
- Co-author, Recall Roundup: November, *Hunton Retail Law Resource Blog*, December 10, 2018
- Co-author, Recall Roundup: October, *Hunton Retail Law Resource Blog*, November 7, 2018
- Co-author, Recall Roundup: September, *Hunton Retail Law Resource Blog*, October 3, 2018
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 5, 2018
- Co-author, Recall Roundup: July, *Hunton Retail Law Resource Blog*, August 7, 2018
- Co-author, Recall Roundup: June, *Hunton Retail Law Resource Blog*, July 6, 2018
- Co-author, Recall Roundup: May, *Hunton Retail Law Resource Blog*, June 4, 2018
- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 1, 2018
- Co-author, Recall Roundup: March, *Hunton Retail Law Resource Blog*, April 5, 2018
- Co-author, Recall Roundup: February, *Hunton Retail Law Resource Blog*, March 5, 2018
- Co-author, Recall Roundup: January, *Hunton Retail Law Resource Blog*, February 2, 2018
- Co-author, Recall Roundup: December, *Hunton Retail Law Resource Blog*, January 10, 2018
- Co-author, Recall Roundup: November, *Hunton Retail Law Resource Blog*, December 8, 2017
- Co-author, Recall Roundup: October, *Hunton Retail Law Resource Blog*, November 2, 2017
- Co-author, Recall Roundup: September, *Hunton Retail Law Resource Blog*, October 5, 2017
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 1, 2017
- Co-author, Recall Roundup Update: Fidget Spinners and Eclipse Glasses, *Hunton Retail Law Resource Blog*, August 14, 2017
- Co-author, Recall Roundup: July, *Hunton Retail Law Resource Blog*, August 3, 2017
- Co-author, Recall Roundup: June, *Hunton Retail Law Resource Blog*, July 6, 2017
- Co-author, Recall Roundup: May, *Hunton Retail Law Resource Blog*, June 7, 2017
- Co-author, Recall Roundup: April, *Hunton Retail Law Resource Blog*, May 4, 2017

- Co-author, Recall Roundup: March, *Hunton Retail Law Resource Blog*, April 6, 2017
- Co-author, Recall Roundup: February, *Hunton Retail Law Resource Blog*, March 7, 2017
- Co-author, 2017 Brings Leadership Changes at the CPSC, *Hunton Retail Law Resource Blog*, March 2, 2017
- Co-author, Recall Roundup: January, *Hunton Retail Law Resource Blog*, February 3, 2017
- Author, Why Lawyers Can't Give Straight Answers About Product Regulatory and Recall Risk (Part 3), *Hunton Retail Law Resource Blog*, January 26, 2017
- Author, Why Lawyers Can't Give Straight Answers About Product Regulatory and Recall Risk (Part 2), *Hunton Retail Law Resource Blog*, January 19, 2017
- Author, Why Lawyers Can't Give Straight Answers About Product Regulatory and Recall Risk (Part 1), *Hunton Retail Law Resource Blog*, January 12, 2017
- Co-author, Recall Roundup: December, *Hunton Retail Law Resource Blog*, January 5, 2017
- Co-author, Recall Roundup: November, *Hunton Retail Law Resource Blog*, December 5, 2016
- Co-author, Recall Roundup: October, *Hunton Retail Law Resource Blog*, November 2, 2016
- Co-author, Recall Roundup: August, *Hunton Retail Law Resource Blog*, September 20, 2016



## Halyna Hnatkiv

### Associate

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Miami

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Languages: Ukrainian, Russian

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#### SERVICES

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##### Practices

Commercial Litigation  
Litigation

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#### EDUCATION

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JD, New York University,  
2022

BA, Business  
Administration and Political  
Science, University of  
Florida, cum laude, 2019

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#### BAR ADMISSIONS

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Florida

Halyna Hnatkiv is an associate in the commercial litigation practice.

Halyna focuses her practice on complex commercial litigation, alternative dispute resolution, investigations and business disputes. Additionally, Halyna has an active pro bono practice, in which she handles immigration and veterans benefits issues.

During law school, Halyna served as an extern in the criminal division for the US Attorney's Office for the Southern District of New York and interned for the Honorable Donna Keim of the Eighth Judicial Circuit of Florida. She also served as staff editor of the *Journal of Intellectual Property and Entertainment Law*.



## S. Alice Weeks

### Associate

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Miami

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#### SERVICES

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##### Practices

Insurance Coverage

Litigation

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#### EDUCATION

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JD, DePaul University  
College of Law, cum  
laude, Editor, *DePaul  
Business and Commercial  
Law Journal*, 2016

BA, English Literature and  
Spanish Language, Iowa  
State University, 2013

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#### BAR ADMISSIONS

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Florida

Illinois

Alice represents corporate policyholders in complex insurance disputes and bad faith litigation.

Alice handles all aspects of insurance coverage and bad faith litigation and has litigated cases through summary judgment and trial in both state and federal courts. She also consults with corporate clients on insurance coverage issues and provides advice regarding the type and level of insurance coverage needed. Alice has experience handling hurricane claims, commercial general liability insurance disputes, including COVID-19 business interruption claims, and cyber breaches.

Alice was named to Best Lawyers in America's "Ones to Watch" 2022 list for insurance law, the Cystic Fibrosis Foundation's 40 Under 40 Outstanding Professionals of South Florida 2022 list and the Miami Dade Bar Young Lawyers Section's 40 Under 40 2023 list. She was also named a Circle of Excellence winner for Insurance Litigation in 2023 by the Miami Dade Bar.

Alice is admitted to practice in Florida and Illinois, as well as the US Court of Appeals for the Eleventh Circuit, and the US District Courts for the Northern District of Florida, Middle District of Florida, Southern District of Florida, and Northern District of Illinois.

#### Relevant Experience

- Obtained jury verdict for client in D&O dispute.
- Drafted and obtained summary judgment victory on novel area of law dealing with trigger of multiple insurance policies for wrongfully incarcerated individuals.
- Won appeal in the 11th Circuit Court of Appeals in maritime insurance case.
- Won federal court action for corporate client seeking to invoke arbitration for eight figure property damage loss and assisted in obtaining favorable arbitration result.
- Represent clients in declaratory judgment, breach of contract, bad faith and other related insurance cases involving multimillion dollar losses and disputes.

### **Memberships**

- Director, Dade County Bar Association Young Lawyers Section, 2020-2022; Editor-in-Chief, *Bulletin*, 2021-2022
- Former Member, Greater Miami Chamber of Commerce, 2018-2019

### **Courts**

- US Court of Appeals, Eleventh Circuit
- US District Court, Northern District of Florida
- US District Court, Middle District of Florida
- US District Court, Southern District of Florida
- US District Court, Northern District of Illinois

### **Awards & Recognition**

- Named a Miami-Dade Bar Circle of Excellence winner for Insurance Litigation, 2023
- Inaugural honoree at the Miami-Dade Bar Young Lawyers Section's 40 Under 40 Awards, 2023
- Recognized as "One to Watch" for Insurance Law by *The Best Lawyers in America*, 2022-2024
- Named among the Cystic Fibrosis Foundation's 40 Under 40 Outstanding Professionals of South Florida, 2022
- Recognized as a "Top Up and Comer" by *South Florida Legal Guide*, 2021

### **Events**

- Speaker, Controlling the Defense: The Tripartite Relationship and Reserving Rights, American Bar Association's 2022 Women in Insurance Network, October 13, 2022
- Presenter, National Business Institute, Auto Injury Litigation: The Ultimate Guide, In-Depth Insurance Coverage Analysis and Auto Insurance Bad Faith, February 20-21, 2020

### **Publications**

- Co-author, Conflicts and the Tripartite Relationship, *American Bar Association*, February 27, 2023
- Co-author, How Many Corners in a Complaint? Carving Out Exceptions to the Four Corners Rule, *American Bar Association*, February 27, 2023
- Co-author, Eleventh Circuit Rescinds Prior Restriction on Excess Judgments for Bad Faith Claims, *Daily Business Review*, September 16, 2022
- Co-author, Hurricane Claims: Key Tips to Minimize Losses and Maximize Recovery, *Risk Management*, August 1, 2022

### **Blog Posts**

- Co-author, Insurer Can't Flush Away Its Duty to Defend, *Hunton Insurance Recovery Blog*, January 5, 2023

- Co-author, No Coverage for Late Night Snacks: New Jersey Court Finds Uber Eats is Not Covered by State's Insurance Coverage Requirements for Ride-Hailing Companies, *Hunton Insurance Recovery Blog*, October 3, 2022
- Co-author, Is Your Business Ready For A Hurricane?, *Hunton Insurance Recovery Blog*, August 24, 2022
- Co-author, Judgment (Still) Means Judgment: The Eleventh Circuit Extends McNamara to a Proposal for Settlement, *Hunton Insurance Recovery Blog*, July 18, 2022
- Co-author, Texas Duty to Defend: To Deviate or Not to Deviate, *Hunton Insurance Recovery Blog*, May 18, 2022
- Co-author, Judgment Means Judgment: The Eleventh Circuit Reestablishes that a Consensual Excess Settlement Can be Used to Satisfy Causation Prong of Bad Faith, *Hunton Insurance Recovery Blog*, April 14, 2022
- Co-author, Prison Break: Insurer Seeks to Escape Coverage for Suit Tied to "El Chapo", *Hunton Insurance Recovery Blog*, January 13, 2022